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REPORT

OF THE

LOAN COMPANIES AND BUILDING SOCIETIES

OF THE

DOMINION OF CANADA

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FOR THE YEAR 1897

WITH COMPARATIVE TABLES OF THE CHIEF ITEMS FOR YEARS FROM 1867 TO 1897 INCLUSIVE

PREPARED BY ORDER OF THE DEPUTY MINISTER OF FINANCE

BY

N. S. GARLAND, F.S.S., S.S.A.,
Clerk of Financial Statistics

OTTAWA
GOVERNMENT PRINTING BUREAU
1898

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J. Mortimer Courtney, Esq.,
Deputy Minister of Finance.

Sir,—I have the honour to submit to you the 32nd annual report of Loan Companies and Building Societies in Canada for 1897, which contains returns for that year of the principal associations throughout the Dominion.

I may again draw attention to the lateness of the date upon which the report has been issued, though earlier than for the three preceding years. In order to be of interest and benefit to those for whom it is prepared, it should be ready for distribution not later than the 30th June each year.

The tables bringing forward the totals of the chief items since confederation have been completed for 1897; the totals by provinces for that year are also given, as well as the usual recapitulatory statement arranged to correspond with the form of return to the department.

Returns were received from 95 Loan Companies and Building Societies, an increase of one over last year. These are represented by provinces as follows, viz. :—

Ontario	83
Quebec	8
Nova Scotia	3
Manitoba	1

The Farmers Loan and Savings Company is reported insolvent and in liquidation. See letter page 194.

The Bristol and West of England Canadian Land Mortgage and Investment Company is realizing on its assets. See letter page 193.

The name of the Owen Sound, Grey and Bruce Loan and Savings Company has been changed to the Grey and Bruce Loan Company.

The Dominion Building and Loan Association of Toronto has been changed to The Dominion Permanent Loan Company.

The following new companies sent returns, viz. :—

London—London and Western Trust Company, Limited.
Montreal—Montreal Loan and Investment Company.
Ottawa—Ottawa Trust and Deposit Company.

The following companies are in operation and have not sent returns :—

Barrie—Simcoe Loan and Savings Company.
Peterboro—Midland and Western Counties Loan and Savings Company.
Montreal—Western Loan and Trust Company.
Forest—East Lambton Farmers Loan and Savings Company.

TORONTO—Globe Savings and Loan Company.
Provincial Trust Company of Ontario.
Sons of England Building, Loan and Savings Association.
Standard Loan Company.
Trusts and Guarantee Company, Limited.
Trusts Corporation of Ontario.

WALKERVILLE—Walkerville Land and Building Company, Limited.

I have, as formerly, examined into the borrowing powers granted to the several companies working under Statutes passed by the Dominion Parliament.

I continue to use every means at my disposal to ascertain the names of companies which do not report to the department, and to urge upon such companies the advantages gained by sending their annual statement for publication.

I have the honour to be, sir,

Your obedient servant,

N. S. GARLAND.

FINANCE DEPARTMENT,
OTTAWA, 15th August, 1898.

COMPARATIVE STATEMENTS

Comparative Statement of the chief items of Loan Companies and Building

LIABIL

Year.	Number of Companies from which Returns were received.	Capital Stock. Capital Subscribed.	Capital Stock. Capital Paid up.	Reserve Fund.	Contingent Fund and Un-appropriated Profits.	Liabilities to Stockholders.	Deposits.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867....	19	Previous to 1874 the number of shares only were given.	2,110,403 96	.....	.....	.....	577,299 10
1868....	17		2,521,804 06	.....	.....	.....	673,789 09
1869....	16		2,891,010 90	.....	.....	.....	959,050 88
1870....	20		3,328,869 69	.....	.....	.....	1,485,014 12
1871....	21		4,877,070 43	.....	.....	.....	2,399,135 94
1872....	22		5,211,519 76	.....	.....	.....	2,590,778 03
1873....	23		6,376,231 58	.....	.....	.....	2,869,381 51
1874....	33	16,607,700 00	8,042,157 70	1,336,462 45	160,542 20	11,074,816 08	4,614,812 82
1875....	40	19,343,100 00	10,088,998 96	1,578,909 66	363,771 10	13,919,772 01	5,020,706 71
1876....	41	19,223,799 00	11,695,772 50	2,091,258 38	155,905 80	15,640,201 54	6,126,377 50
1877....	47	25,516,909 00	13,858,634 47	2,452,715 00	400,465 53	18,716,824 26	7,102,186 35
1878....	58	28,654,601 75	17,287,538 58	2,803,580 57	533,684 77	22,764,582 84	8,269,295 16
1879....	62	29,459,272 50	17,474,656 84	2,917,874 72	589,767 52	22,966,738 54	9,426,148 47
1880....	83	56,035,164 81	24,495,975 26	4,617,832 83	644,754 47	31,942,406 47	11,713,633 37
1881....	80	50,000,075 39	25,445,639 82	5,128,413 13	583,421 71	33,540,087 63	13,460,268 46
1882....	91	65,646,518 75	28,498,742 53	5,983,702 14	781,648 03	37,298,936 10	14,241,782 69
1883....	85	72,008,683 16	30,899,446 36	6,417,479 77	593,928 50	39,654,443 72	13,954,460 66
1884....	84	71,505,382 40	30,751,251 30	6,812,006 59	617,529 69	39,999,246 43	13,876,515 72
1885....	81	67,304,279 59	31,345,620 66	7,199,456 95	570,332 13	40,772,175 93	15,435,084 51
1886....	77	73,748,967 11	31,874,858 61	7,738,027 02	669,064 50	41,699,072 01	16,226,581 12
1887....	74	75,768,750 46	32,125,009 54	7,747,676 36	1,075,529 90	42,850,622 91	18,251,422 87
1888....	78	81,816,292 27	32,410,358 89	8,420,735 04	858,951 95	43,760,225 58	17,307,033 54
1889....	77	83,717,873 32	34,052,455 95	9,173,955 99	1,035,449 35	45,310,846 31	17,757,376 51
1890....	76	85,137,492 32	34,659,311 80	9,801,173 95	1,141,813 79	46,646,785 10	17,893,567 03
1891....	71	85,204,543 98	34,658,749 06	10,190,670 00	1,072,068 61	46,954,778 53	18,482,958 54
1892....	70	86,091,928 98	35,097,101 41	10,658,575 50	1,086,419 67	47,873,399 64	19,392,165 45
1893....	82	93,766,651 31	35,445,252 26	10,930,856 11	1,173,155 15	50,047,892 48	18,531,573 06
1894....	94	91,893,310 65	39,131,766 09	11,433,492 78	995,684 52	53,017,169 62	20,782,944 28
1895....	94	96,178,053 65	40,504,504 36	11,131,306 58	1,308,997 56	54,165,265 28	19,945,943 60
1896....	94	102,795,500 75	42,038,794 22	11,242,178 22	1,524,812 71	55,956,088 58	19,404,878 58
1897....	95	105,961,778 99	43,229,920 02	10,760,703 87	1,363,713 51	56,630,414 19	19,667,112 43

Societies in the Dominion of Canada, each year from 1867 to 1897, inclusive.

ITIES.

Debentures payable in Canada.	Debentures payable in Great Britain or elsewhere.	Debenture Stock.	Owing to Banks.	Other Liabilities.	Liabilities to the Public.	Total Liabilities.	Year.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
.....	.....	.....	.....	.....	.....	3,233,985 37	1867
.....	.....	.....	.....	.....	.....	3,608,327 20	1868
.....	.....	.....	.....	.....	.....	4,388,743 98	1869
.....	.....	.....	.....	.....	.....	5,517,966 15	1870
.....	.....	.....	.....	.....	.....	8,392,957 88	1871
.....	.....	.....	.....	.....	.....	9,225,437 94	1872
.....	.....	.....	.....	.....	.....	10,954,482 16	1873
.....	19,992 78	.....	311,753 66	60,679 71	5,154,591 89	16,229,407 97	1874
.....	772,084 05	.....	107,163 16	82,302 04	6,131,905 09	20,051,677 10	1875
173,702 94	2,140,717 88	.....	153,512 71	59,912 99	8,856,805 85	24,497,007 39	1876
177,317 94	3,745,587 17	.....	342,327 56	171,562 41	11,736,430 81	30,453,255 07	1877
387,603 11	5,285,888 54	.....	404,083 17	222,089 49	14,844,569 16	37,609,152 00	1878
187,003 33	6,206,855 82	.....	67,637 69	169,818 83	16,357,677 13	39,324,415 67	1879
244,659 60	22,968,108 74	.....	313,048 40	991,707 71	36,575,062 04	68,517,468 51	1880
1,240,406 14	21,913,828 60	.....	576,142 37	869,029 74	38,424,929 41	71,965,017 04	1881
2,968,880 20	23,701,480 88	.....	507,842 92	1,006,721 82	42,784,574 40	80,083,510 50	1882
3,827,566 43	25,792,904 30	.....	124,282 63	710,982 35	44,862,773 76	84,517,217 48	1883
3,909,482 55	28,358,884 57	.....	165,198 21	1,026,412 44	47,820,191 27	87,819,437 70	1884
4,341,703 43	30,456,335 29	.....	367,155 16	1,094,286 86	52,167,158 79	92,939,334 72	1885
6,544,535 15	32,361,307 57	.....	198,255 71	651,548 51	56,676,145 98	98,375,217 99	1886
6,898,047 98	32,062,266 40	.....	188,812 25	604,155 47	58,734,196 30	101,584,819 21	1887
7,214,785 81	36,582,670 14	1,242,899 84	135,541 25	1,004,447 73	64,118,750 82	107,878,976 40	1888
8,155,940 18	40,388,281 63	1,325,173 85	321,392 12	1,032,063 93	69,685,662 78	114,996,509 09	1889
8,300,694 40	45,123,546 31	1,572,215 54	297,130 03	1,124,173 95	75,082,801 50	121,729,586 60	1890
8,550,053 92	46,348,039 92	1,598,132 53	73,535 38	1,161,056 91	76,960,925 84	123,915,704 37	1891
9,153,190 55	48,684,039 95	2,214,586 25	115,049 61	848,280 37	81,162,796 48	129 036,196 12	1892
10,028,102 19	49,408,398 36	2,613,395 11	162,764 51	805,748 88	82,362,544 16	132,410,436 64	1893
10,388,146 95	47,153,562 80	2,939,452 04	643,697 56	5,808,242 29	88,506,061 60	141,523,231 22	1894
11,272,570 77	45,854,391 79	3,739,478 50	200,436 87	5,935,111 04	87,719,225 13	141,834,490 41	1895
11,769,285 07	44,736,097 92	4,023,375 50	327,572 57	6,277,154 47	87,340,195 56	143,296,284 14	1896
11,869,512 33	41,355,134 98	4,006,697 43	430,166 42	7,199,823 72	85,296,462 85	141,926,877 04	1897

COMPARATIVE STATEMENT of the chief items of Loan Companies and Building

ASS

Year.	Number of Companies from which Returns were received.	Current Loans secured on Real Estate.	Current Loans secured on Dominion and Provincial Securities.	Loans secured on Municipal Securities.	Loan Companies' Debentures.	Loans to Shareholders on their Stock.	Total Loans.	Property owned, Dominion and Provincial Securities, present Cash Value.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	19	2,831,073 86	.....	.....	.....	.....	.....	.....
1868	17	3,067,680 39	.....	.....	.....	.....	.....	.....
1869	16	3,846,923 95	.....	.....	.....	.....	.....	.....
1870	20	5,138,611 21	.....	.....	.....	.....	.....	.....
1871	21	7,559,723 30	.....	.....	.....	.....	.....	.....
1872	22	8,509,416 84	.....	.....	.....	.....	.....	.....
1873	23	9,838,282 36	.....	.....	.....	.....	.....	.....
1874	33	15,041,858 04	.....	28,134 26	.....	311,346 76	15,469,823 12	.....
1875	40	18,360,715 04	.....	27,983 04	.....	438,816 04	18,890,809 59	.....
1876	41	22,827,324 74	.....	106,608 10	.....	233,259 97	23,258,680 30	.....
1877	47	28,282,712 26	.....	55,381 27	.....	495,435 12	28,993,842 63	.....
1878	58	33,998,174 56	.....	60,361 07	.....	496,729 98	34,703,748 23	.....
1879	62	34,781,493 76	.....	61,020 43	.....	587,277 98	35,675,687 52	.....
1880	83	56,612,200 46	.....	207,698 67	.....	768,976 12	58,493,037 08	367,257 99
1881	80	61,948,053 41	.....	106,436 77	.....	1,004,839 05	64,498,542 38	316,838 47
1882	91	68,025,897 21	.....	139,734 55	.....	1,797,387 85	72,021,310 68	298,387 50
1883	85	69,922,344 18	.....	116,878 57	.....	1,459,261 05	74,126,165 71	473,387 50
1884	84	74,115,136 05	.....	141,969 27	.....	1,414,018 18	77,267,357 69	310,185 10
1885	81	78,775,243 56	.....	184,609 07	.....	1,260,704 10	82,084,049 23	512,373 54
1886	77	84,573,384 65	.....	239,639 54	.....	1,005,358 16	88,094,260 14	534,924 32
1887	74	86,901,363 89	.....	202,402 64	.....	1,131,247 68	90,611,278 32	430,522 46
1888	78	93,468,943 03	191 66	142,474 72	42,141 32	966,898 79	96,878,812 17	462,449 74
1889	77	98,726,041 18	191 66	204,132 75	17,202 42	813,964 34	102,091,907 50	446,562 22
1890	76	105,535,648 71	195 00	227,019 13	44,315 63	810,949 46	108,825,810 97	428,654 86
1891	71	106,404,855 82	.....	138,843 61	27,821 78	743,357 05	110,082,218 57	419,673 27
1892	70	109,807,355 63	12,000 00	520,825 67	7,411 68	754,534 39	113,659,640 60	561,729 45
1893	82	110,916,559 81	.....	518,136 10	17,174 49	754,149 39	115,346,786 25	626,292 70
1894	94	116,810,577 93	.....	63,101 92	211,093 07	805,076 60	121,692,978 91	704,778 22
1895	94	115,901,568 18	34,454 83	153,676 72	31,617 10	823,181 09	120,351,687 60	723,433 56
1896	94	115,734,851 81	40,052 45	66,958 57	383,191 01	905,407 08	119,536,756 74	534,187 47
1897	95	111,548,225 05	14,000 00	20,722 17	26,215 27	995,129 13	114,672,408 30	1,333,541 16

Societies in the Dominion of Canada, each year from 1867 to 1897, inclusive.

ETS.

Property owned, Municipal Securities, present Cash Value.	Property owned, Loan Companies' Debentures.	Cash on hand and in Banks.	Real Estate.		Total Property Owned.	Total Assets.	Year.
			Property owned, consisting of Real Estate.	Loans secured on Real Estate held for sale.			
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
21,192 22	.....	180,703 46	.....	.....	.....	3,233,985 37	1867
64,420 72	.....	237,984 70	.....	.....	.....	3,608,327 20	1868
30,510 79	.....	228,061 00	8,694 99	.....	.....	4,338,743 98	1869
29,725 00	.....	184,763 82	.....	.....	.....	5,517,966 15	1870
124,042 53	.....	353,632 50	81,000 77	.....	.....	8,392,463 73	1871
100,573 75	.....	134,412 99	82,093 03	.....	.....	9,225,427 94	1872
81,977 81	.....	193,277 13	332,362 86	.....	.....	10,954,482 16	1873
116,187 00	.....	344,753 60	124,260 58	.....	759,634 85	16,229,407 97	1874
131,543 84	.....	645,605 88	162,267 83	.....	1,160,470 68	20,051,280 27	1875
82,526 14	.....	648,933 36	338,011 51	.....	1,238,326 89	24,497,007 39	1876
34,003 68	.....	538,738 28	723,505 80	.....	1,486,828 59	30,480,671 22	1877
50,222 70	.....	831,780 49	1,081,451 11	.....	2,190,160 76	36,893,908 99	1878
143,465 97	.....	1,748,211 73	1,685,881 23	.....	3,708,531 95	39,384,219 47	1879
1,256,115 56	.....	4,526,077 53	4,352,439 63	.....	11,495,598 18	69,988,635 26	1880
1,643,435 82	.....	2,380,977 06	3,636,295 93	.....	9,408,095 72	73,906,638 10	1881
1,430,411 37	.....	2,055,372 43	4,722,328 65	.....	9,642,390 80	81,663,701 48	1882
1,588,042 47	.....	2,465,987 72	4,565,923 36	.....	19,469,084 73	84,595,250 44	1883
1,716,171 71	.....	2,608,224 04	4,424,198 88	.....	10,339,323 09	87,606,680 78	1884
1,526,381 01	.....	2,561,277 09	4,331,146 12	.....	10,094,126 02	92,178,175 25	1885
2,010,091 22	.....	2,358,906 42	3,919,125 19	.....	9,922,732 05	98,016,992 19	1886
2,102,179 84	.....	2,595,437 13	4,440.040 73	.....	10,618,031 92	101,229,310 24	1887
2,065,295 08	104,396 75	2,616,886 30	.....	2,373,847 60	12,551,346 10	109,430,158 27	1888
1,807,808 46	129,348 75	2,308,990 03	.....	4,357,865 15	14,284,911 08	116,376,818 58	1889
1,710,002 04	210,145 66	3,791,006 36	.....	2,726,507 05	14,060,704 88	122,886,515 85	1890
1,644,596 43	159,049 67	4,044,638 36	.....	2,204,132 75	14,958,927 73	125,041,146 30	1891
1,806,025 27	243,962 54	3,577,255 56	.....	2,274,917 17	16,466,759 56	130,126,400 16	1892
1,908,249 79	236,011 75	2,729,756 14	.....	3,298,424 15	17,903,499 11	133,250,285 36	1893
2,500,864 91	211,461 49	3,978,406 18	.....	3,692,531 03	20,620,370 34	142,313,349 25	1894
2,200,451 86	674,213 65	3,960,537 30	.....	4,416,078 17	22,429,680 93	142,781,368 53	1895
1,978,929 72	758,022 71	3,650,718 78	.....	4,647,971 73	24,350,619 82	143,887,376 56	1896
1,749,292 43	1,100,218 40	4,849,301 68	.....	5,261,527 85	27,856,393 69	142,528,801 99	1897

COMPARATIVE STATEMENT of the chief items of Loan Companies and Building Societies in the Dominion of Canada each year from 1874 to 1897, inclusive.

MISCELLANEOUS STATEMENTS.

Year.	Number of Companies from which Returns were received.	Amount of Dividends declared during the Year.	Amount loaned during the Year.	Amount of Principal and Interest received from Borrowers during the Year.	Amount received from Depositors during the Year.	Amount repaid to Depositors during the Year.	Amount borrowed for purpose of Investment.	Debentures issued during the Year.	Debentures repaid during the Year.	Debentures maturing within one Year.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	19	.....	.....	.....	.....	.....	.....	.....	.....	.....
1868	17	.....	.....	.....	.....	.....	.....	.....	.....	.....
1869	16	.....	.....	.....	.....	.....	.....	.....	.....	.....
1870	20	No item given in Miscellaneous Statements prior to 1874 can be placed under the headings in this Table.								
1871	21	.....	.....	.....	.....	.....	.....	.....	.....	.....
1872	22	.....	.....	.....	.....	.....	.....	.....	.....	.....
1873	23	.....	.....	.....	.....	.....	.....	.....	.....	.....
1874	33	736,558 28	6,468,371 03	4,082,461 54	6,666,423 51	5,642,209 38	.....	19,992 78	1,910 00	2,000 00
1875	40	946,389 03	6,587,428 86	4,868,221 28	6,944,260 39	6,632,725 04	.....	745,031 50	9,513 60	.....
1876	41	1,088,920 33	9,502,697 52	6,570,836 91	8,906,210 57	7,648,619 28	.....	1,326,338 41	39,089 05	5,353 34
1877	47	1,188,158 41	10,839,367 76	7,457,506 01	9,632,517 25	7,679,556 12	.....	1,559,075 94	2,920 00	159,870 00
1878	58	1,368,785 33	10,688,365 84	8,644,297 10	10,662,494 10	9,539,618 91	.....	1,483,333 83	158,993 99	473,292 66
1879	62	1,458,965 89	8,063,848 96	8,943,208 67	11,773,742 19	11,023,191 04	3,092,778 99	1,520,788 02	265,061 18	1,039,884 43
1880	83	1,827,851 73	13,961,748 39	13,543,025 74	14,240,873 77	12,598,927 80	30,944,914 35	3,638,230 01	1,812,636 81	3,667,717 72
1881	80	2,120,328 21	19,419,566 16	15,950,237 98	18,309,344 13	17,055,786 63	33,017,449 90	3,682,573 28	3,178,823 34	3,543,230 01
1882	91	2,083 869 06	18,906,723 57	18,174,656 56	23,169,305 93	22,497,190 67	31,558,812 83	6,473,049 63	4,619,692 19	5,759,643 58
1883	85	2,088,233 38	15,621,741 94	16,796,644 50	19,569,641 80	19,881,731 75	35,101,372 92	6,926,859 96	4,142,509 35	5,957,658 98
1884	84	2,207,738 97	14,933,361 80	16,049,228 72	18,900,020 35	18,087,726 70	39,540,325 88	7,762,048 85	5,108,369 79	6,761,104 00
1885	81	2,258,165 15	16,481,958 85	16,715,390 12	18,999,715 30	17,808,790 37	42,592,328 39	7,487,145 61	4,836,469 55	5,488,641 29
1886	77	3,211,501 99	18,633,270 97	19,508,683 85	21,681,210 20	20,945,517 13	46,831,258 09	8,722,193 05	4,404,982 42	6,287,725 21
1887	74	2,187,982 82	19,098,062 26	20,846,703 37	26,495,001 61	26,261,097 63	49,998,201 24	6,521,418 00	4,802,639 46	6,825,536 92
1888	78	2,257,086 22	19,530,656 51	20,435,489 18	24,152,423 87	25,279,268 38	52,208,577 82	8,801,903 12	5,635,443 59	9,485,261 28
1889	77	3,448,864 75	24,339,825 51	22,172,271 86	25,869,009 96	25,546,546 46	55,467,625 43	11,225,050 75	6,897,570 00	9,583,018 04
1890	76	2,601,300 21	21,039,086 99	20,739,028 11	24,503,508 56	24,612,203 52	61,290,427 55	12,379,612 80	7,154,059 17	7,991,918 15
1891	71	2,452,670 43	20,017,935 66	22,584,812 28	24,764,225 95	23,987,127 40	60,958,386 70	9,667,019 19	6,908,730 17	8,620,843 43
1892	70	2,516,665 36	23,762,737 89	24,993,259 66	24,790,742 43	23,721,274 68	68,179,144 36	10,534,061 38	6,663,294 78	10,067,759 74
1893	82	2,511,477 92	20,865,871 60	26,312,063 31	23,437,786 30	24,963,830 42	65,463,335 28	9,712,757 55	8,253,047 46	11,982,951 01
1894	94	2,547,339 86	18,409,903 68	23,741,991 07	22,893,145 36	23,057,303 76	66,394,011 97	10,732,065 33	10,733,175 15	11,932,457 96
1895	94	2,454,719 75	18,706,133 05	24,150,459 88	22,194,540 99	22,978,357 39	65,374,289 96	10,377,539 69	10,376,838 42	10,766,744 80
1896	94	2,559,292 09	29,267,966 69	23,760,705 50	21,543,719 80	21,898,570 81	64,331,810 28	8,379,580 75	9,226,017 44	12,699,984 07
1897	95	2,221,069 40	18,687,555 65	24,488,975 45	24,728,098 68	19,279,879 56	61,208,865 71	9,179,193 08	10,606,777 64	10,767,443 83

Year.	Number of Companies from which Returns were received.	Amount of Interest paid and accrued during the Year.	Value of Real Estate under Mortgage.	Amount of Principal and Interest overdue and in default on Mortgages.	Amount of Mortgages payable by Instalments.	Amount invested and secured by Mortgage Deeds.	Aggregate amount of Mortgages upon which compulsory proceedings have been taken during the Year.	Estimated value of Mortgaged Property held for sale.	Amount chargeable against said Property.	Present Cash Value of Investments on Mortgages and other Securities.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	19									
1868	17									
1869	16									
1870	20	No item given in Miscellaneous Statements prior to 1874 can be placed under the headings in this Table.								
1871	21									
1872	22									
1873	23									
1874	33	300,459 16	35,357,682 22	337,740 96	13,815,142 16					
1875	40	343,597 09	42,963,676 05	433,557 74	16,254,353 25					
1876	41	469,939 01	51,601,012 00	679,745 94	19,384,944 63					
1877	47	638,554 52	61,672,335 90	709,308 69	22,628,448 04					
1878	58	879,350 59	78,317,689 21	1,306,668 00	26,226,957 77					
1879	62	977,170 64	77,419,501 08	1,880,348 25	24,254,853 34	6,339,547 54				
1880	83	2,289,717 94	116,368,289 36	4,130,557 01	25,619,653 82	48,200,675 98	2,096,956 11	3 372,520 23	2,862,853 76	64,799,433 51
1881	80	5,619,951 25	132,986,695 15	3,044,091 14	23,121,208 59	51,406,072 78	1,320,609 95	3,154,129 49	2,840,477 91	66,366,100 06
1882	91	2,378,562 11	148,030,256 58	1,991,704 76	21,052,233 89	60,926,913 05	1,592,062 59	3,078,944 52	2,723,820 29	75,559,333 91
1883	85	2,635,490 81	147,758,031 04	1,900,035 24	23,673,409 90	65,285,358 16	1,351,710 30	2,710,615 16	2,587,495 76	80,984,874 14
1884	84	2,510.420 78	163,424,068 49	2,274,177 15	22,946,189 07	70,944,401 91	1,630,108 47	2,757,962 33	2,507,819 64	80,854,253 22
1885	81	2,379,007 48	166,651,536 99	3,084,113 96	23,194,570 51	75,454,187 22	1,737,886 03	3,619,407 41	2,991,287 00	87,406 933 71
1886	77	2,589,727 50	178,625,700 39	3,683,913 73	22,956,887 54	80,371,569 51	1,392,268 35	3,798,205 52	3,108,689 96	93,203,582 67
1887	74	2,584,755 08	185,121,682 29	3,293,416 92	26,576,970 11	83,561,182 66	1,627,356 63	3,474,655 29	3,322,024 17	94,470,025 04
1888	78	2,717,022 87	183,974,726 26	2,516,875 46	27,673,915 87	86,821,651 26	1,959,441 80	3,755,038 85	3,251,416 11	98,319,385 80
1889	77	3,084,129 30	205,789,434 10	2,358,274 12	36,669,342 77	97,686,302 39	1,978,997 96	4,064,205 90	3,862,646 44	111,560,735 76
1890	76	3,184,246 48	216,769,604 12	2,055,427 96	25,322,227 67	102,572,174 67	2,062,053 14	4,494,600 60	3,929,092 36	118,382,420 94
1891	71	3,362,591 19	223,024,898 99	2,138,499 56	33,532,557 52	102,779.092 93	2,180,062 11	4,221,952 51	4,001,467 90	122,396,688 41
1992	70	3,469,438 33	261,589,229 75	2,519,452 74	33,740,997 92	108,516,738 49	2,234,791 42	4,311,842 01	3,951,004 17	128,151,577 46
1893	82	3,760,435 06	227,849,872 18	2,746,648 14	38,625,320 85	112,148,304 41	2,370,029 79	5,191,251 40	4,963,946 33	131,276,354 79
1894	94	3,679,543 98	225,045,980 49	3,244,464 21	28,282,803 11	116,815,510 26	2,968,283 41	6,229,187 47	6,264,714 65	140,395,075 22
1895	94	3,474,431 32	238,090,671 84	4,225,517 65	29,710,799 01	116,335,995 75	2,642,123 26	7,242,908 28	6,996,293 20	141,035,190 65
1896	94	3,481,918 72	225,470,045 39	3,413,627 15	31,097,873 50	116,242,318 14	2,266,380 63	7,919,412 91	8,081,055 86	142,213,491 09
1897	95	3,528,070 00	229,270,827 62	2,941,208 04	28,887,046 43	112,119,847 42	1,971,315 21	8,672,333 19	8,380,373 24	140,644,888 02

Liabilities, by Provinces, for the Year 1897.

Provinces.	Number of Companies.	Capital Stock Subscribed.	Capital Stock fully paid up.	Amount paid on Capital Stock not fully paid up.	Accumulating Stock.	Reserve Fund.	Dividends declared and unpaid.	Profits on Accumulating Stock.	Contingent Fund and unappropriated Profits.	Liabilities Stockholders.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario.	83	97,189,629 99	21,017,893 40	14,600 048 26	3,806,003 29	10,036,096 27	737,818 83	457,154 44	1,075,218 74	51,730,233 23
Quebec	8	6,871,149 00	1,149,100 00	1,319,610 00	99,874 52	654,607 60	46,571 94	31,224 08	279,404 70	3,580,392 84
Nova Scotia	3	401,000 00	....	150,500 00	711,890 55	20,000 00	3,015 00	.....	8,869 69	894,275 24
Manitoba.....	1	1,500,000 00	....	375,000 00	.....	50,000 00	292 50	....	220 38	425,512 88
Grand Total.....	95	105,961,778 99	22,166,993 40	16,445,158 26	4,617,768 36	10,760,703 87	787,698 27	488,378 52	1,363,713 51	56,630,414 19

Provinces.	Number of Companies.	Deposits.	Debentures payable in Canada.	Debentures payable elsewhere.	Debenture Stock.	Interest on Deposits, Debentures and Debenture Stock.	Owing to Banks.	Other Liabilities.	Liabilities to the Public.	Total Liabilities.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario.	83	19,023,639 61	11,215,528 51	34,178,091 02	4,006,697 43	729,294 54	409,374 23	7,054,194 12	76,616,819 46	128,347,052 69
Quebec.....	8	488,976 06	193,440 85	6,358,962 82	....	21,744 13	9,987 19	145,629 60	7,218,740 65	10,799,133 49
Nova Scotia	3	154,496 76	355,862 97	.....	.....	7,119 92	.....	.....	517,479 65	1,411,754 89
Manitoba.....	1	.. ..	104,680 00	818,081 14	.....	9,856 95	10,805 00	....	943,423 09	1,368,935 97
Grand Total.....	95	19,667,112 43	11,869,512 33	41,355,134 98	4,006,697 43	768,015 54	430,166 42	7,199,823 72	85,296,462 85	141,926,877 04

Liabilities of the Scottish American Company Investment (Limited) not included.

Assets, by Provinces, for the Year 1897.

Provinces.	Number of Companies.	A Current Loans secured on							Otherwise secured.	Total.	B Property owned.	
		Real Estate.	Dominion and Provincial Securities.	County or City Securities.	Township Town or Village Securities.	School Section Securities.	Loan Companies Debentures.	Loans to Shareholders on their Stock.			Dominion Securities.	Provincial Securities.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	99,453,697 83	.....	10,570 11	9,152 06	.....	26,215 27	905,103 76	2,017,697 29	102,422,436 32	851,285 16	482,256 00
Quebec	8	9,499,920 18	.....	1,000 00	.....	.....	.....	88,797 29	49,837 98	9,639,555 45	.....	.....
Nova Scotia	3	1,309,073 71	14,000 00	.....	.....	.....	.....	1,228 08	581 41	1,324,883 20	.....	.....
Manitoba	1	1,285,533 33	.....	.....	.....	.....	.....	.....	.....	1,285,533 33	.....	.....
Total	95	111,548,225 05	14,000 00	11,570 11	9,152 06	.....	26,215 27	995,129 13	2,068,116 68	114,672,408 30	851,285 16	482,256 00

Provinces.	Number of Companies.	B Property owned.											Total Assets
		County or City Securities.	Township Town or Village Securities.	School Section Securities.	Loan Companies Debentures	Office Furnit're and Fixtures.	Cash on hand.	Cash in Banks.	Office Premises.	Loans secured on Real Estate held for Sale.	Other Property.	Total Property owned.	
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	854,708 75	695,136 77	154,441 43	1,095,218 40	60,977 13	215,169 48	4,049,660 84	1,905,355 82	4,952,149 66	11,210,181 88	26,526,541 32	128,948,977 64
Quebec	8	.....	.....	.....	.....	1,606 70	8,687 39	537,485 78	50,549 87	275,907 46	285,340 84	1,159,578 04	10,799,133 49
Nova Scotia	3	10,000 00	.....	.....	5,000 00	600 00	21 83	14,514 93	8,423 99	9,822 07	38,488 87	86,871 69	1,411,754 89
Manitoba	1	16,667 75	.....	18,337 73	.....	.....	3,370 06	20,391 37	.....	23,648 66	987 07	83,402 64	1,368,935 97
Total	95	881,376 50	695,136 77	172,779 16	1,100,218 40	63,183 83	227,248 76	4,622,052 92	1,964,329 68	5,261,527 85	11,534,998 66	27,856,393 69	142,528,801 99

Miscellaneous Statements, by Provinces, for the Year 1897.

Provinces.	Number of Companies.	Dividends declared during the year.	Amount loaned during the year.	Amount received from borrowers during the year.	Amount received from Depositors during the year.	Amount repaid to Depositors during the year.	Amount borrowed for purpose of investment.	Debentures issued by the Companies during the year.
		$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	2,040,579 90	16,230,408 05	22,369,264 61	24,256,579 78	18,839,377 23	60,221,984 57	8,928,804 87
Quebec	8	162,074 50	1,970,561 66	1,784,594 95	378,852 08	331,912 94	.....	9,900 00
Nova Scotia	3	9,030 00	375,424 93	76,420 00	92,666 82	108,589 39	64,120 00	134,933 00
Manitoba	1	9,375 00	111,161 01	258,695 89	.....	.....	922,761 14	105,555 21
Total	95	2,221,069 40	18,687,555 65	24,488,975 45	24,728,098 68	19,279,879 56	61,208,865 71	9,179,193 08

Provinces.	Number of Companies.	Debentures repaid by the Companies during the year.	Debentures of the Companies which will mature within one year.	Total amount of Interest paid and accrued during the year.	Expenses during the year, including Commission, Agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of Borrowers.	Estimated value of Real Estate under Mortgage.	Amount overdue and in default on Mortgages.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	10,259,553 11	10,428,427 54	3,149,811 99	1,063,107 08	206,086,393 39	2,790,568 57
Quebec	8	76,473 55	42,625 00	322,291 84	81,287 37	19,172,100 00	145,499 47
Nova Scotia	3	91,032 29	60,450 00	10,678 00	15,512 82	1,810,000 00	5,140 00
Manitoba	1	179,718 69	235,941 29	45,288 17	11,315 10	2,202,334 23	.....
Total	95	10,606,777 64	10,767,443 83	3,528,070 00	1,171,222 37	229,270,827 62	2,941,208 04

Miscellaneous Statements, by Provinces, for the Year 1897—*Concluded.*

Provinces.	Number of Companies.	Amount of Mortgages payable by Instalments.	Amount invested and secured by Mortgage Deeds.	Number of Mortgages upon which compulsory proceedings have been taken during the past year.	Aggregate amount of Mortgages on which compulsory proceedings have been taken during the past year.	Value of Mortgaged Property held for sale.	Amount chargeable against such Property.	Present cash value of Investments on Mortgages and other Securities.
		$ cts.	$ cts.		$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	25,839,473 03	101,725,677 86	1,002	1,923,212 61	8,032,703 36	7,921,459 37	127,058,803 88
Quebec	8	2,494,989 58	8,450,455 45	14	23,483 17	420,813 66	241,023 66	10,041,593 13
Nova Scotia	3	.....	634,532 12	25	21,038 76	19,353 00	19,353 00	2,200,303 54
Manitoba	1	552,583 82	1,309,181 99	6	3,580 67	199,463 17	198,537 21	1,344,187 47
Total	95	28,887,046 43	112,119,847 42	1,047	1,971,315 21	8,672,333 19	8,380,373 24	140,644,888 02

RECAPITULATORY

Statement of the Affairs of Loan Companies and Building Societies, in the Dominion of Canada, for the year 1897.

CAPITAL STOCK.

Capital Subscribed..... $105,961,778.99

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	22,166,993 40	
2. Capital stock subscribed, upon which has been paid	16,445,158 26	
3. Accumulating stock	4,617,768 36	
4. Reserve fund	10,760,703 87	
5. Dividends declared and unpaid	787,698 27	
6. Profits on accumulating stock	488,378 52	
7. Contingent fund and unappropriated profits	1,363,713 51	
Liabilities to stockholders	.....	56,630,414 19
8. Deposits	19,667,112 43	
9. Debentures payable in Canada	11,869,512 33	
10. Debentures payable elsewhere	41,355,134 98	
11. Debenture stock	4,006,697 43	
12. Interest on debentures and debenture stock	768,015 54	
13. Owing to banks	430,166 42	
14. Other liabilities (description specified) in each return	7,199,823 72	
Liabilities to the public	.....	85,296,462 85
Total liabilities	.....	141,926,877 04

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	111,548,225 05	
2. Dominion securities } 3. Provincial securities }	14,000 00	
4. County or city securities } 5. Township, town or village securities }	11,570 11 / 9,152 06	
6. School section securities	.....	
7. Loan companies debentures	26,215 27	
8. Loans to shareholders on their stock	995,129 13	
9. Otherwise secured (description specified) in each return	2,068,116 68	
Total	.....	114,672,408 30
B. Property owned—		
10. Dominion securities—present cash value	851,285 16	
11. Provincial do do	482,256 00	
12. County or city do do	881,376 50	
13. Township, town or village securities—present cash value	695,136 77	
14. School section securities—present cash value	172,779 16	
15. Loan companies debentures	1,100,218 40	
16. Office furniture and fixtures	63,183 83	
17. Cash on hand	227,248 76	
18. Cash in bank	4,622,052 92	
19. Office premises	1,964,329 68	
20. Loans secured on real estate held for sale	5,261,527 85	
21. Other property (description specified), in each return—present cash value	11,534,998 66	
Total property owned	.....	27,856,393 69
Total assets	.....	142,528,801 99

Note.—Liabilities of the Scottish American Investment Company (Limited) not included.

1. Date of the establishment of the oldest company or society from which returns have been received—1844	.....
2. Amount of dividends declared during the year	2,221,069 40
3. Amount loaned during the year	18,687,555 65
4. Amount received from borrowers during the year	24,488,975 45
5. Amount received from depositors during the year	24,728,098 68
6. Amount repaid to depositors during the year	19,279,879 56
7. Amount borrowed for purpose of investment	61,208,865 71
8. Securities given for such amount—Debentures, deposit receipts, pass-books and assets of company	.....
9. Debentures issued during the year	9,179,193 08
10. Debentures repaid during the year	10,606,777 64
11. Debentures which will mature within one year	10,767,443 83
12. Rate of interest borne by outstanding debentures	.....
13. Average rate of interest paid for money borrowed—	
Debentures	.....
Debenture stock	.....
Deposits	.....
14. Total amount of interest paid and accrued during the year	3,528,070 00
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,171,222 37
16. Estimated value of real estate under mortgage	229,270,827 62
17. Amount overdue and in default on mortgages	2,941,208 04
18. Amount of mortgages payable by instalments	28,887,046 43
19. Amount invested and secured by mortgage deeds	112,119,847 42
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1,047	
21. Aggregate amount of mortgages of which compulsory proceedings have been taken during the past year	1,971,315 21
22. Value of mortgaged property held for sale	8,672,333 19
23. Amount chargeable against such property	8,380,373 24
24. Present cash value of investments on mortgages and other securities	140,644,888 02
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield	.....
27. Estimated average rate current during the year	.....
28. do do mortgages or other securities were originally calculated to yield	.....

J. M. COURTNEY,
Deputy Minister of Finance.

N. S. GARLAND, F.S.S., F.S.A.,
Clerk of Financial Statistics.

FINANCE DEPARTMENT, OTTAWA, 15th July, 1898.

REPORT

OF THE AFFAIRS OF

LOAN COMPANIES AND BUILDING SOCIETIES

IN THE

DOMINION OF CANADA

FOR THE YEAR 1897

As furnished by them to the Department of Finance.

STATEMENT of the Affairs of the Aid Savings and Loan Company, on the 28th day of February, 1898.

(As required to be furnished by the Department of Finance)

INCORPORATED UNDER THE PROVISIONS OF THE REVISED STATUTES OF ONTARIO.

CAPITAL STOCK.

President—R. S. WILLIAMS.
Vice-President—H. T. MACHELL, M.D.

CAPITAL AUTHORIZED.....$2,000,000
CAPITAL SUBSCRIBED..... 301,000

Manager—ARTHUR E. HILL.
Head Office—60½ Adelaide Street East, Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($301,000), upon which has been paid		
3. Accumulating stock	49,159 86	
4. Reserve fund		
5. Dividends declared and unpaid	2,716 52	
6. Profits accrued, not appropriated	14 73	
7. Contingent fund and unappropriated profits	420 00	
Liabilities to stockholders		52,311 11
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz. :		
Liabilities to the public		
Total liabilities		52,311 11

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	40,828 63	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan company debentures		
8. Loans to shareholders on their stock	6,505 00	
9. Otherwise secured (description specified) viz. :		
Total		47,333 63
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	44 76	
18. Cash in bank	1,487 50	
19. Office premises		
20. Loans secured on real estate held for sale	2,468 09	
21. Other property (description specified), present cash value		
22. Interest accrued	977 13	
Total property owned		4,977 48
Total assets		52,311 11

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th Feb., 1893	
2. Dividend declared during the year, 7 per cent and amount	2,716 52
3. Amount loaned during the year	12,923 63
4. Amount received from borrowers during the year	7,259 38
5. Amount received from depositors during the year	22,667 01
6. Amount repaid to depositors during the year	7,684 96
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures	
13. Average rate of interest paid for money borrowed—	
Debentures	
Debenture stock	
Deposits	
14. Total amount of interest paid and accrued during the year	2,699 12
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,357 73
16. Estimated value of real estate under mortgage	52,000 00
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	14,159 34
19 Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	2,700 00
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield—6½ and 9 per cent	
27. Estimated average rate current during the year	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

R. S. WILLIAMS,
President.

ARTHUR E. HILL,
Manager.

Before
J. R. F. STAIR,
A Commissioner, &c.

TORONTO, 3rd March, 1898.

STATEMENT of the Affairs of the Birkbeck Investment, Security and Savings Company, on 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169 R.S.O.

CAPITAL STOCK.

President—H. P. DWIGHT.
Vice-Presidents— { THOMAS LONG, S. H. EWING.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED.....$1,787,800.

Manager—F. W. G. FITZGERALD.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Permanent stock fully paid up	91,300 00	
2. Permanent stock subscribed ($217.900) upon which has been paid	209,624 20	
3. Profits on accrued interest credited	11,249 49	
4. Accumulating stock	122,114 90	
5. Reserve fund	3,518 27	
6. Dividends declared and unpaid		
7. Profits on accumulating stock	19,504 18	
8. Contingent fund and unappropriated profits	17,876 71	
Liabilities to stockholders		475,187 75
9. Deposits		
10. Debentures payable in Canada		
11. Debentures payable elsewhere		
12. Debenture stock		
13. Interest on deposits, debentures and debenture stock		
14. Owing to banks		
15. Other liabilities (description specified), viz.:		
15. Due on loans in course of completion	20,350 00	
Liabilities to the public		20,350 00
Total liabilities		495,537 75

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	445,772 23	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	3,314 50	
9. Otherwise secured (description specified), viz.:—Insurance premiums advanced for borrowers $161 93	992 05	
10. Taxes advanced for borrowers . 830 12		
Total		450,078 78
B. Property owned—		
11. Dominion securities—present cash value		
12. Provincial do do		
13. County or city do do		
14. Township, town or village securities—present cash value		
15. School section securities - present cash value		
16. Loan companies debentures		
17. Office furniture and fixtures	1,017 78	
18. Cash on hand		
19. Cash in bank	43,082 67	
20. Office premises		
21. Loans secured on real estate held for sale		
22. Other property (description specified), present cash value— Licenses $380 00; Agents' balances 978 52	1,358 52	
Total property owned		45,458 97
Total assets		495,537 75

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Incorporated May 1st, 1893; began business July 1st, 1893	
2. Dividend declared during the year— per cent and amount	
3 Amount loaned during the year	186,827 81
4. Amount received from borrowers during the year	
5. Amount received from depositors during the year	
6. Amount repaid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures— per cent	
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	
Debenture stock, per cent	
Deposits, per cent	
14. Total amount of interest paid and accrued during the year	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	
16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	
19. Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 7	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,150 00
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value— per cent.	
26. Estimated average rate mortgages or other securities respectively yield— per cent	
27. Estimated average rate current during the year— per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield— per cent	

Attested by

F. W. G. FITZGERALD,
Manager.

SYDNEY H. JONES,
Accountant.

Before

A. W. ANGLIN,
A Commissioner, &c

STATEMENT of the Affairs of the British Canadian Loan and Investment Company (Limited) on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 39 VIC., CAP. 57, AS AMENDED BY THE ACT 40 VIC., CAP. 96 AND 50-51 VIC., CAP. 110.

CAPITAL STOCK.

President—A. H. CAMPBELL.
Vice-President—WILLIAM INCE.

CAPITAL AUTHORIZED $5,000,000
CAPITAL SUBSCRIBED 2,000,000

Manager—R. H. TOMLINSON.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($2,000,000), upon which has been paid	398,481 60	
3. Accumulating stock		
4. Reserve fund	120,000 00	
5. Dividends declared and unpaid	11,954 45	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	8,745 92	
Liabilities to stockholders		539,181 97
8. Deposits (Balance of Prov. Loan and Saving Co. assumed)	1,876 95	
9. Debentures payable in Canada	266,866 91	
10. Debentures payable elsewhere	1,371,755 73	
11. Debenture stock		
12. Interest on debentures	11,766 96	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Borrower's balances and unpaid accounts $146 03; Due agent in Britain 878 65	1,324 68	
Liabilities to the public		1,653,591 23

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	1,717,602 12	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures	1,016 05	
8. Loans to shareholders on their stock	1,217 50	
9. Otherwise secured (description specified), viz.:— Can. Per. L. and S. Co.; Western Can. L. and S. Co.; Brit.-Am. Ass. Co.; Western Ass. Co.; Toronto Electric Light Co.; Ontario Bank; Imperial Bank; Consumer's Gas Co.; Commercial Cable Bonds; London and Can. L. and S. Co	22,314 92	
Total		1,742,150 59
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	50,471 06	
13. Township, town or village securities—present cash value		
14. School section securities—present cash value	2,701 75	
15. Loan companies debentures		
16. Office furniture and fixtures	1,600 00	
17. Cash on hand	2,352 82	
18. Cash in banks	31,099 88	
19. Office premises		

			20. Loans secured on real estate held for sale	$210,164 17	
			Loans secured on real estate foreclosed	137,173 95	347,338 12
			21. Other property (description specified), present cash value		
			Stock in Royal Bank of Scotland		15,058 98
			Total property owned		450,622 61
Total liabilities		2,192,773 20	Total assets		2,192,773 20

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st July, 1877		16. Estimated value of real estate under mortgage	4,212 600 00
2. Dividend declared during the year, – per cent and amount	23,908 90	17. Amount overdue and in default of mortgages	44,739 77
3. Amount loaned during the year	201,200 00	18. Amount of mortgages payable by instalments	1,084,830 64
4. Amount received from borrowers during the year, principal	312,306 96	19. Amount invested and secured by mortgage deeds	2,064,940 24
do do do interest	123,339 48	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 21	
5. Amount received from depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	38,826 73
6. Amount repaid to depositors during the year		22. Value of mortgaged property held for sale—Estimated	194,862 95
7. Amount borrowed for purposes of investment	1,638,622 64	23. Amount chargeable against such property	210,164 17
8. Securities given for such amount—Debentures		24. Present cash value of investments on mortgages and other securities	2,153,317 40
9. Debentures issued by the company during the year	27,833 10	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rates as mortgages bear	
10. Debentures repaid by the company during the year	126,526 86	26. Estimated average rate mortgages or other securities respectively yield—5·78 per cent	
11. Debentures of the company which will mature within one year	362,661 55	27. Estimated average rate current during the year—6·50 p.c.	
12. Rate of interest borne by outstanding debentures—$3\frac{1}{2}$ to $4\frac{1}{2}$ p.c.		28. Estimated average rate mortgages or other securities were originally calculated to yield—5 to 10 per cent	
13. Average rate of interest paid for money borrowed—			
Debentures, 4·17 per cent			
Debenture stock "			
Deposits, 4 "			
14. Total amount of interest paid and accrued during the year	69,835 11		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	15,006 12		

Attested by

R. H. TOMLINSON,
Manager.

A. H. CAMPBELL,
President.

Before
WALTER MACDONALD
A Commissioner, etc.
TORONTO, 1st March, 1898.

STATEMENT of the Affairs of the Building and Loan Association, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF BUILDING SOCIETY ACT.

CAPITAL STOCK.

President—LARRATT W. SMITH, Q.C., D.C.L.
Vice-President—GEORGE R. R. COCKBURN, M.A.

CAPITAL AUTHORIZED.....$750,000
CAPITAL SUBSCRIBED..... 750,000

Manager—WALTER GILLESPIE.
Head Office Toronto.

Liabilities.	$ cts.	$ cts.
1 Capital stock fully paid up	750,000 00	
2. Capital stock subscribed ( ) upon which has been paid		
3 Accumulating stock		
4. Reserve fund	100,000 00	
5. Dividends declared and unpaid	15,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	31,091 36	
Liabilities to stockholders		896,091 36
8. Deposits	130,741 58	
9. Debentures payable in Canada	135,155 41	
10. Debentures payable elsewhere	548,441 58	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock included in above		
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Sundry unpaid accounts	378 58	
Liabilities to the public		814,717 15
Total liabilities		1,710,808 51

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,380,541 43	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5 Township, town or village securities		
6. School section securities		
7 Loan companies debentures		
8. Loans to shareholders on their stock	7,632 00	
9. Otherwise secured (description specified) viz.:		
Total		1,388,173 43
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	1,080 55	
18. Cash in bank	18,959 84	
19. Office premises	80,000 00	
20. Loans secured on real estate held for sale	221,995 36	
21. Other property (description specified), present cash value— Rents due and accrued	599 33	
Total property owned		322,635 08
Total assets		1,710,808 51

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Mar. 1st, 1870..	.....
2. Dividend declared during the year—4½ per cent and amount.	33,750 00
3. Amount loaned during the year	69,549 29
4. Amount received from borrowers during the year	164,578 36
5. Amount received from depositors during the year	263,593 39
6. Amount repaid to depositors during the year	281,704 00
7. Amount borrowed for purposes of investment	814,338 57
8. Securities given for such amount—All the assets of the association	.....
9. Debentures issued by the company during the year	208,064 90
10. Debentures repaid by the company during the year	210,346 58
11. Debentures of the company which will mature within one year	56,350 00
12. Rate of interest borne by outstanding debentures—3½ to 4½ per cent	.....
13. Average rate of interest paid for money borrowed, 3·975—	
Debentures—4·138 per cent	.....
Debenture stock	.....
Deposits—3·207 per cent	.....
14. Total amount of interest paid and accrued during the year...	33,267 84
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	9,060 52
16. Estimated value of real estate under mortgage	2,500,000 00
17. Amount overdue and in default of mortgages	133,959 40
18. Amount of mortgages payable by instalments	5,914 06
19. Amount invested and secured by mortgage deeds	1,380,541 43
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 14	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	39,153 37
22. Value of mortgaged property held for sale	244,841 56
23. Amount chargeable against such property	244,841 56
24 Present cash value of investments on mortgages and other securities	1,710,808 51
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—At the rates the loans yield	.....
26. Estimated average rate mortgages or other securities respectively yield—4·892 per cent	.....
27. Estimated average rate current during the year 6 per cent.	
28 Estimated average rate mortgages or other securities were originally calculated to yield 6 to 10 per cent	.....

Attested by

WALTER GILLESPIE,
Manager.

HENRY WM. EDDIS,
Auditor.

Before
ALLAN CASSELS,
A Commissioner, etc.

TORONTO, 25th February, 1898.

STATEMENT of the Affairs of the Canada Landed and National Investment Company, Ltd., on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF "THE COMPANIES ACT."

CAPITAL STOCK.

President—JOHN L. BLAIKIE.
Vice-President—JOHN HOSKIN, Q.C., LL.D.

CAPITAL AUTHORIZED.....$4,000,000
CAPITAL SUBSCRIBED..... 2,008,000

Manager—ANDREW RUTHERFORD.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($2,008,000), upon which has been paid	1,004,000 00	
3. Accumulating stock		
4. Reserve fund	350,000 00	
5. Dividends declared and unpaid	30,763 25	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	19,926 66	
Liabilities to stockholders		1,404,689 91
8. Deposits		
9. Debentures payable in Canada	219,130 68	
10 Debentures payable elsewhere	2,516,003 38	
11. Debenture stock		
12. Interest on debentures	14,167 25	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Balance at credit of borrowers on sinking fund loans.....$55,279 11		
Sundry creditors..... 8,920 52		
	64,199 63	
Liabilities to the public		2,813,500 94
Total liabilities		4,218,190 85

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,712,537 86	
2. Dominion securities		
3. Provincial securities		
4. County or city securities.		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.:—		
Advances on account of borrowers	4,851 63	
Total		3,717,389 49
B. Property owned—		
10. Dominion securities—present cash value.		
11. Provincial do do	27,741 70	
12. County or city do do	139,918 21	
13. Township, town or village securities—present cash value	25,964 22	
14. School sec. securities—present cash value	16,337 84	
15. Loan companies debentures	10,225 00	
16. Office furniture and fixtures		
17. Cash on hand	1,195 64	
18. Cash in bank	77,699 05	
19. Office premises	40,000 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value:—		
Real estate foreclosed or deeded to the company	161,719 70	
Total property owned		500,801 36
Total assets		4,218,190 85

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1858	.....
2. Dividend declared during the year—6 per cent and amount	60,240 00
3. Amount loaned during the year	255,704 00
4. Amount received from borrowers during the year	607,162 00
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	2,735,134 00
8. Securities given for such amount—company's debenture bonds	.....
9. Debentures issued by the company during the year	537,875 00
10. Debentures repaid by the company during the year	705,763 00
11. Debentures of the company which will mature within one year	613,000 00
12 Rate of interest borne by outstanding debentures—3 and 4½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 3·84 per cent	.....
Debenture stock	.....
Deposits	.....
14. Total amount of interest paid and accrued during the year	111,632 00
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	27,875 00
16. Estimated value of real estate under mortgage	9,700,000 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	38,034 39
19. Amount invested and secured by mortgage deeds	3,874,257 56
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 52	
21. Aggregate amount of mortgages on which compulsory proceeding have been taken during the past year	119,839 00
22. Value of mortgaged property held for sale	404,589 00
23. Amount chargeable against such property	404,589 00
24. Present cash value of investments on mortgages and other securities	4,218,190 85
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—No securities of this nature	.....
26. Estimated average rate mortgages or other securities respectively yield—Say 6·21 per cent	.....
27. Estimated average rate current during the year—Say 6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by
JOHN L. BLAIKIE,
President.
A. RUTHERFORD,
Manager.

Before
ALFRED HOSKIN,
A Commissioner, etc.
TORONTO, 28th February, 1898.

STATEMENT of the Affairs of the Canada Permanent Loan and Savings Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 9 VIC., CHAPTER 90, PROVINCE OF CANADA.

CAPITAL STOCK.

President—J. HERBERT MASON.
Vice-President—W. G. GOODERHAM.

CAPITAL AUTHORIZED.....$5,000,000
CAPITAL SUBSCRIBED..... 5,000,000

Manager—
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	2,000,000 00	
2. Capital stock subscribed ($3,000,000) upon which has been paid	600,000 00	
3. Accumulating stock		
4. Reserve fund	1,150,000 00	
5. Dividends declared and unpaid	78,337 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	102,491 21	
Liabilities to stockholders		3,930,828 21
8. Deposits	795,609 16	
9. Debentures payable in Canada	280,959 00	
10. Debentures payable elsewhere	5,196,529 25	
11. Debenture stock	973,333 33	
12. Interest on deposits, debentures and debenture stock	196,267 33	
13. Owing to banks		
14. Other liabilities (description specified), viz.: commission, salaries, &c., &c	11,310 61	
Liabilities to the public		7,454,008 68
Total liabilities		11,384,836 89

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	10,605,658 55	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	11,975 24	
9. Otherwise secured (description specified) viz.:		
Total		10,617,633 79
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	122,135 32	
14. School section securities—present cash value	28,830 16	
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	3,992 00	
18. Cash in banks	297,033 57	
19. Office premises, Toronto and Winnipeg	194,133 35	
20. Loans secured on real estate held for sale	121,078 70	
21. Other property (description specified), present cash value :		
Total property owned		767,203 10
Total assets		11,384,836 89

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1855	.....
2. Dividend declared during the year—6 per cent and amount	156,000 00
3. Amount loaned during the year	1,238,078 39
4. Amount received from borrowers during the year	2,443,097 04
5. Amount received from depositors during the year	201,455 18
6. Amount repaid to depositors during the year	178,795 53
7 Amount borrowed for purposes of investment	7,246,430 74
8. Securities given for such amount—Debentures, debenture stock, certificates and deposit receipts	.....
9. Debentures issued by the company during the year	172,485 99
10. Debentures repaid by the company during the year	533,089 32
11. Debentures of the company which will mature within one year.	1,073,883 20
12. Rate of interest borne by outstanding debentures—3¼ to 4½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 3·85 per cent	.....
Debenture stock, 4 per cent	.....
Deposits, 3·39 per cent	.....
14. Total amount of interest paid and accrued during the year	323,478 31
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	92,511 72
16. Estimated value of real estate under mortgage	22,500,000 00
17. Amount overdue and in default of mortgages, $793,897.95, less by consent, $740,826 83	53,071 12
18. Amount of mortgages payable by instalments	9,890,756 00
19. Amount invested and secured by mortgage deeds	10,605,658 55
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 163	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	224,130 00
22. Value of mortgaged property held for sale	856,510 00
23. Amount chargeable against such property	645,536 69
24. Present cash value of investments on mortgages and other securities	11,384,836 89
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not less than the investments were calculated to yield	.....
26. Estimated average rate mortgages or other securities respectively yield—5·34 per cent	.....
27 Estimated average rate current during the year—6·26 p. c.	
28. Estimated average rate mortgages or other securities were originally calculated to yield about 6·60 per cent	.....

Attested by

J. HERBERT MASON,
President and Managing Director.

GEO. H. SMITH,
Secretary.

Before
CHAS. J. LEONARD,
A Commissioner, etc.
TORONTO, 15th March, 1898.

STATEMENT of the Affairs of the Canadian Homestead Loan and Savings Association, on the 30th September, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O.

CAPITAL STOCK.

President—JOHN HILLOCK.
Vice-President—JOHN FIRSTBROOK.

CAPITAL AUTHORIZED. $500,000
CAPITAL SUBSCRIBED.... ... 489,650

Manager—A. J. PATTISON.
Head Office—72 King St. E., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	10,200 00	
2. Capital stock subscribed ($81,900.00) upon which has been paid	7,976 92	
3. Accumulating stock	128,871 50	
4. Reserve fund	8,200 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock	11,342 83	
7. Contingent fund and unappropriated profits { $122 05; 3 96 }	126 01	
Liabilities to stockholders		166,717 26
8. Deposits	11,165 90	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Sundry small accounts $15 50; Interest and premium paid in advance 18 34	33 84	
Liabilities to the public		11,199 74
Total liabilities		177,917 00

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	152,684 51	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	1,049 26	
9. Otherwise secured (description specified), viz.: $7,840 32; Interest due and accrued 2,926 86; Office rents 355 28; Stock expense 500 00; Sundry accounts 251 45	11,873 91	
Total		165,607 68
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	500 00	
17. Cash on hand		
18. Cash in bank	1,775 11	
19. Office premises		
20. Loans secured on real estate held for sale	10,034 21	
21. Other property (description specified), present cash value—		
Total property owned		12,309 32
Total assets		177,917 00

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—September, 1886.	.....
2. Dividend declared during the year—5 per cent and amount..	.....
3. Amount loaned during the year	43,284 85
4. Amount received from borrowers during the year	36,396 56
5. Amount received from depositors during the year	10,802 36
6. Amount repaid to depositors during the year	5,552 17
7. Amount borrowed for purposes of investment during the year	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent.	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits 4 per cent	.....
14. Total amount of interest paid during the year	6,546 85
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,692 33
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	46,511 06
19. Amount invested and secured by mortgage deeds	152,684 51
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale (estimated)	10,034 21
23. Amount chargeable against such property	10,034 21
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield - $6\frac{1}{4}$ per cent, about	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

JOHN HILLOCK,
President.

A. J. PATTISON,
Secretary and Manager.

Before
A. OGDEN,
A Commissioner, &c.

TORONTO, 1st March, 1898.

STATEMENT of the Affairs of the Canadian Mutual Loan and Investment Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O. CHAPTER 169

CAPITAL STOCK.

President—J. J. WITHROW.
Vice-President—A. J. JACKSON.

CAPITAL AUTHORIZED..... $50,000,000
CAPITAL SUBSCRIBED..... 4,083,300

Manager—A. J. JACKSON.
Head Office—51 Yonge St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	9,300 00	
2. Capital stock subscribed ($.....), upon which has been paid	.....	
3. Accumulating stock	1,096,066 82	
4. Reserve fund	21,455 95	
5. Dividends declared and unpaid, (Borrowers Guarantee Fund)	99 43	
6. Profits on accumulating stock	108,103 44	
7. Contingent fund and unappropriated profits	12,857 97	
Liabilities to stockholders	.....	1,247,883 61
8. Deposits	.....	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	.....	
13 Owing to banks	.....	
14. Other liabilities (description specified), viz.:— Loan Fund has no other liabilities	.....	
Liabilities to the public	.....	.....

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		915,934 82	
2. Dominion securities		.....	
3. Provincial securities		.....	
4. County or city securities		.....	
5. Township, town or village securities		.....	
6. School section securities		.....	
7. Loan companies debentures		.....	
8. Loans to shareholders on their stock		85,993 00	
9. Otherwise secured (description specified,) viz. :—			
Accrued interest, premium and fines	$18,426 22		
Insurance taxes, etc	20,736 62		
do on real estate.	3,790 11		
Charges on properties held for sale	9,525 07		
		52,478 02	
Total		.....	1,054,405 84
B. Property owned—			
10. Dominion securities—present cash value		.....	
11 Provincial do do		.....	
12. County or city do do		.....	
13. Township, town or village securities—present cash value		.....	
14. School section securities—present cash value		.....	
15. Loan companies debentures		.....	
16. Office furniture and fixtures		.....	
17. Cash on hand		2,361 22	
18. Cash in bank		113,867 36	
19. Office premises—Properties held for sale		44,575 95	
20 Real estate held under absolute title		19,392 92	

			21. Other property (description specified), present cash value :—		
			Interest receivable	18 03	
			Bills receivable	120 00	
			Agent's balances	1,417 21	
			Interest and premium current for month Dec. 1897.	8,999 79	
			Office furniture	2,725 29	
					13,280 32
			Total property owned		193,477 77
Total liabilities		1,247,883 61	Total assets		1,247,883 61

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th June, 1890		15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	51,434 36
2. Dividend declared during the year, per cent and amount—Ordinary shares, 11 p.c.; reduced payment, 11 p.c.; short term, 11 p.c.; $40 prepaid, 8 p.c.; $50 prepaid, series B. 10 p.c.; $50 prepaid, O*a* to O*d*, 8 p.c.	108,103 44	16. Estimated value of real estate under mortgage	2,146,000 00
3. Amount loaned during the year	205,929 43	17. Amount overdue and in default of mortgages	39,162 84
4. Amount received from borrowers during the year—Interest and premium	111,597 11	18. Amount of mortgages payable by instalments	915,934 82
5. Amount received from depositors during the year		19. Amount invested and secured by mortgage deeds	915,934 82
6. Amount repaid to depositors during the year with interest, final payments	2,656 35	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 29	
7. Amount borrowed for purposes of investment		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	27,425 00
8. Securities given for such amount		22. Value of mortgaged property held for sale	90,039 70
9. Debentures issued by the company during the year		23. Amount chargeable against such property	9,525 07
10. Debentures repaid by the company during the year		24. Present cash value of investments on mortgages and other securities	1,247,883 61
11. Debentures of the company which will mature within one year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
12. Rate of interest borne by outstanding debentures, – per cent		26. Estimated average rate mortgages or other securities respectively yield—10⅘ per cent	
13. Average rate of interest paid for money borrowed—		27. Estimated average rate current during the year—10⅘ p.c.	
Debentures, per cent		28. Estimated average rate mortgages or other securities were originally calculated to yield—10⅘ per cent	
Debenture stock, per cent			
Deposits, 4 per cent			
14. Total amount of interest paid and accrued during the year			

Attested by

ARTHUR J. JACKSON,
General Manager.
JAMES H. MITCHELL,
Secretary.

Before
A. C. McMaster,
A Notary Public.
Toronto, 4th March, 1898.

STATEMENT of the Affairs of the Canadian Savings, Loan and Building Association, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE LOAN CORPORATION ACT (R.S.O., CHAP. 205, 1887; AND BY SPECIAL ACT QUEBEC LEGISLATURE, 61 VIC.—1897.)

CAPITAL STOCK.

President—JOHN A. CARLAW.
Vice-President—DANIEL ROSE.

CAPITAL AUTHORIZED.....$5,000,000
CAPITAL SUBSCRIBED..... 1,267,200

Manager—W. J. HAMBLY,
Head Office—92 Church St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	25,200 00	
2. Capital stock subscribed ($) upon which has been paid		
3. Accumulating stock	45,249 78	
4. Reserve fund		
5. Dividends declared and unpaid	2,728 07	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		73,177 85
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		55,989 21	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock		1,480 44	
9. Otherwise secured (description specified), viz.:			
Quebec charter	$575 00		
In hands of agents	530 57		
Promissory notes and other assets	785 39	1,890 96	
Total			59,360 61
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School section securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures		810 00	
17. Cash on hand			
18. Cash in bank		12,764 49	
19. Office premises			
20. Loans secured on real estate held for sale		242 75	
21. Other property (description specified), present cash value			

Total liabilities		73,177 85	Total property owned		13,817 24
			Total assets		73,177 85

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment— March 28, 1890		16. Estimated value of real estate under mortgage	110,400 00
2. Dividend declared during the year—10 per cent and amount	3,008 50	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	27,505 20	18. Amount of mortgages payable by instalments	55,989 21
4. Amount received from borrowers during the year	4,904 57	19. Amount invested and secured by mortgage deeds	
5. Amount received from investors during the year	63,518 55	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	
6. Amt. repaid during year to withdrawing members includ. int.	7,025 88	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	1,500 00
7. Amount paid including interest on matured stock	200 00	22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield, $10\frac{1}{5}$ p.c	
12. Rate of interest borne by outstanding debentures per cent		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield— per cent	
Debentures— per cent			
Debenture stock— per cent			
Deposits – per cent			
14. Total amount of interest paid and accrued during the year	2,992 73		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	17,674 25		

Attested by

W. J. HAMBLY,
Managing Director.

DANIEL ROSE,
Vice-President.

Before

R. A. L. DEFRIES,
A Commissioner, &c.

Toronto, 31st March, 1898.

STATEMENT of the Affairs of the City and County Loan Association, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O., 1887, CHAP. 169.

CAPITAL STOCK.

President—AMBROSE KENT, J.P.
Vice-President—GEORGE W. JACKES, M.D.

CAPITAL AUTHORIZED $500,000
CAPITAL SUBSCRIBED 40,050

Manager—W. J. WHARIN.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	31,100 00	
2. Capital stock subscribed ($8,950), upon which has been paid	3,866 65	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	50 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,784 11	
Liabilities to stockholders		36,800 76
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	1,432 23	
14. Other liabilities (description specified), viz.:		
Mortgage payable $6,500 00		
Sundry accounts 324 00		
	6,824 00	
Liabilities to the public		8,256 23
Total liabilities		45,056 99

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1 Real estate	18,619 72	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	2,795 94	
9. Otherwise secured (description specified), viz.:		
Total		21,415 66
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	126 52	
17. Cash on hand	79 01	
18. Cash in bank		
19. Office premises	16,618 80	
20. Loans secured on real estate held for sale	6,170 45	
21. Other property (description specified), present cash value—		
Accrued interest $476 48		
Sundry accounts 170 07		
	646 55	
Total property owned		23,641 33
Total assets		45,056 99

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—26th Jan., 1889	
2. Dividend declared during the year— per cent and amount	
3. Amount loaned during the year	1,641 78
4. Amount received from borrowers during the year	4,504 73
5. Amount received from depositors during the year	
6. Amount repaid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures	
13. Average rate of interest paid for money borrowed—	
Debentures	
Debenture stock	
Deposits	
14. Total amount of interest paid and accrued during the year	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,085 62
16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	990 07
19. Amount invested and secured by mortgage deeds	24,790 17
20. Number of mortgages upon which compulsory proceedings have been taken during the past year. 7	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	6,431 72
22. Value of mortgaged property held for sale	10,814 00
23. Amount chargeable against such property	6,170 45
24. Present cash value of investments on mortgages and other securities	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield, 6½ per cent	
27. Estimated average rate current during the year	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

AMBROSE KENT,
President.

WILLIAM JARVIS WHARIN,
Manager.

Before
ANDREW DODS,
A Commissioner, &c.

TORONTO, 28th February, 1898.

STATEMENT of the Affairs of the Dominion Building and Loan Association, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R.S.O. 1887, CHAP. 169, AND VIC. 60-61, CHAP. 185.

CAPITAL STOCK.

President—J. R. STRATTON, M.P.P.
Vice-President—THOS. P. COFFEE.

CAPITAL AUTHORIZED.....$10,000,000
CAPITAL SUBSCRIBED..... 2,687,200

Manager—F. M. HOLLAND.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	190,225 00	
2. Capital stock subscribed ($525,600), upon which has been paid	220,528 27	
3. Accumulating stock	626,279 49	
4. Reserve fund	13,035 90	
5. Dividends declared and unpaid	12,707 82	
6. Profits on accumulating stock	160,445 45	
7. Contingent fund and unappropriated profits	14,500 00	
Liabilities to stockholders		1,237,721 93
8. Deposits		
9. Debentures payable in Canada	36,000 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on debentures	407 44	
13. Owing to banks		
14. Other liabilities (description specified), viz.: sundry small accounts	1,487 06	
Liabilities to the public		37,894 50
Total liabilities		1,275,616 43

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,217,289 06	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5 Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	24,420 02	
9. Otherwise secured (description specified), viz.:		
Total		1,241,709 08
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14 School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	1,404 25	
17. Cash on hand	17 96	
18. Cash in bank	173 78	
19 Office premises		
20. Loans secured on real estate held for sale	32,311 36	
21. Other property (description specified), present cash value		
Total property owned		33,907 35
Total assets		1,275,616 43

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—May 7th, 1890	.....	16. Estimated value of real estate under mortgage	1,794,166 23
2. Dividend declared during the year—6 & 7 p. c. and amount	18,609 84	17. Amount overdue and in default of mortgages	15,405 80
3. Amount loaned during the year	259,332 53	18. Amount of mortgages payable by instalments	1,217,289 06
4. Amount received from borrowers during the year	195,165 67	19. Amount invested and secured by mortgage deeds	1,217,289 06
5. Amount received from depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year ... 13	.....
6. Amount repaid to depositors during the year	.....	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	7,205 10
7. Amount borrowed for purposes of investment	36,000 00	22. Value of mortgaged property held for sale	45,000 00
8. Securities given for such amount—Debentures	.....	23. Amount chargeable against such property	37,277 04
9. Debentures issued by the company during the year	11,500 00	24. Present cash value of investments on mortgages and other securities	1,241,709 08
10. Debentures repaid by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as securities yield	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield—9½ per cent.	.....
12. Rate of interest borne by outstanding debentures—5 per cent	.....	27. Estimated average rate current during the year—9¼ per cent.	.....
13. Average rate of interest paid for money borrowed—5 p. c.		28. Estimated average rate mortgages or other securities were originally calculated to yield—9½ per cent	.....
Debentures 5 per cent	.....		
Debenture stock— per cent	.....		
Deposits— per cent	.....		
14. Total amount of interest paid and accrued during the year	75,504 00		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	20,224 75		

Attested by

THOMAS P. COFFEE,
Vice-President.

F. M. HOLLAND,
General Manager.

Before

JNO. T. C. THOMPSON,
A Commissioner, &c.

TORONTO, 12th March, 1898.

STATEMENT of the Affairs of the Dovercourt Land, Building and Savings Company, Limited, on the 31st Dec., 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES LETTERS PATENT ACT.

CAPITAL STOCK.

President—JAMES BRANDON.
Vice-President—HARTON WALKER.

CAPITAL AUTHORIZED.....$500,000
CAPITAL SUBSCRIBED..... 64,550

Manager—JAMES T. LOCKE.
Head Office—57 Victoria St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($64,550), upon which has been paid	63,750 00	
3. Accumulating stock		
4. Reserve fund	25,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	453 86	
Liabilities to stockholders		89,203 86
8. Deposits		
9 Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Mortgages payable and accrued interest $7,330 42; Bills payable 1,200 00; Taxes due and accrued 1,810 00; Sundry account 729 77	11,070 19	
Liabilities to the public		11,070 19
Total liabilities		100,274 05

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate, being principally for balances due on sales of land	40,657 23	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz. :		
Total		40,657 23
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities--present cash value		
15. Loan and land company stock	15,604 00	
16. Office furniture and fixtures		
17. Cash on hand	17 95	
18. Cash in bank	272 83	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value :— Rents due and accrued $ 208 00; Bills receivable and interest 726 95; Sundry accounts 18 22; Real estate owned by company 42,768 87	43,722 04	
Total property owned		59.616 82
Total assets		100,274 05

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment – Dec. 16th, 1885.	
2. Dividend declared during the year— p. c. and amount	
3. Amount loaned during the year—Our mortgages and agreements are almost all for balances on sales of lands	
4. Amount received from borrowers during the year	
5. Amount received from depositors during the year	
6. Amount repaid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9 Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures, per cent	
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	
Debenture stock— per cent	
Deposits— per cent	
14. Total amount of interest paid and accrued during the year	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,314 36
16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	
19. Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities—Our investments are almost entirely on vacant land securities, and owing to the present condition of real estate values, we find it impossible to place a cash value on them	
25 Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield	
27. Estimated average rate current during the year	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

JAMES BRANDON.
President.

JAMES T. LOCKE,
Manager.

Before

J. A. WRIGHT.
A Commissioner, &c.

TORONTO, 28th February, 1898.

STATEMENT of the Affairs of the Equitable Savings, Loan and Building Association, on the 31st Dec., 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—H. O'HARA.

CAPITAL AUTHORIZED.....$5,000,000
CAPITAL SUBSCRIBED..... 1,531,200

Manager—EDWARD TAYLOR.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($101,000) upon which has been paid	93,563 40	
3. Accumulating stock	216,769 35	
4. Reserve fund		
5. Dividends declared and unpaid	2,010 34	
6. Profits on accumulating stock	12,365 91	
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		324,709 00
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures, and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Balance of profit and loss account 383 90		
Calls on permanent stock 6,708 25	7,092 15	
Liabilities to the public		7,092 15
Total liabilities		331,801 15

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	241,610 88	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	8,144 98	
9. Otherwise secured (description specified) viz.		
Total		249,755 86
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies' debentures		
16. Office furniture and fixtures	393 24	
17. Cash on hand		
18. Cash in bank	3,854 55	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		
Insurance arrears 236 32		
Calls on permanent stock 6,708 25		
License account 1,661 34	77,797 50	
Cash in Trust Co. $28,000 is for uncompleted loans 69,191 59		
Total property owned		82,045 29
Total assets		331,801 15

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—February, 1892..	.....
2. Dividend declared during the year—9 per cent and amount..	24,206 88
3. Amount loaned during the year.....	108,367 70
4. Amount received from borrowers during the year.....	16,550 10
5. Amount received from depositors during the year.....	.....
6. Amount repaid to depositors during the year	.....
7 Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	.....
10. Debentures repaid by the company during the year.....	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent.....	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent.....	.....
Debenture stock— per cent	.....
Deposits — per cent.....	.....
14. Total amount of interest paid and accrued during the year..	23,560 13
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	17,568 90
16. Estimated value of real estate under mortgage.....	519,246 00
17. Amount overdue and in default of mortgages.....	.....
18. Amount of mortgages payable by instalments.....	241,610 88
19. Amount invested and secured by mortgage deeds.....	241,610 88
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.. 8	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	7,850 00
22. Value of mortgaged property held for sale	17,695 00
23. Amount chargeable against such property.....	9,550 00
24. Present cash value of investments on mortgages and other securities.....	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield.....	.....
27. Estimated average rate current during the year..	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

HENRY O'HARA,
President.

THOS. J. WARDELL,
Secretary.

Before

E. J. B. DUNCAN,
A Commissioner, &c.

TORONTO, 1st March, 1898.

STATEMENT of the Affairs of the Freehold Loan and Savings Company, on the 30th April, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ACT OF THE PARLIAMENT OF CANADA, 9 VIC., CHAP. 90, AND AMENDMENTS.

CAPITAL STOCK.

President—C. H. GOODERHAM.
Vice-President—T. S. STAYNER.

CAPITAL AUTHORIZED.....$3,800,000.
CAPITAL SUBSCRIBED..... 3,223,500.

Manager, S. C. WOOD.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	843,000 00	
2. Capital stock subscribed ( ) upon which has been paid	476,100 00	
3. Accumulating stock		
4. Reserve fund	659,550 00	
5. Dividends declared and unpaid	39,573 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	31,140 65	
Liabilities to stockholders		2,049,363 65
8. Deposits	476,523 51	
9. Debentures payable in Canada	663,448 68	
10. Debentures payable elsewhere	2,875,894 74	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	67,377 30	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		4,083,244 23
Total liabilities		6,132,607 88

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	4,411,207 29	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	30,823 30	
9. Otherwise secured (description specified) viz.:— Bonds, Board of Trade, Toronto	2,020 00	
Total		4,444,050 59
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	5,548 34	
18. Cash in bank	107,811 27	
19. Office premises	179,410 10	
20. Loans secured on real estate held for sale	354,076 37	
21. Other property (description specified), present cash value:—	1,037,346 00	
Accrued rents on company's buildings $ 2,587 98; Interest on Bank deposits 1,777 23	4,365 21	
Total property owned		1,688,557 29
Total assets		6,132,607 88

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—May, 1859	.....
2. Dividend declared during the year—6 per cent and amount	79,146 00
3. Amount loaned during the year	447,760 69
4. Amount received from borrowers during the year	834,294 37
5. Amount received from depositors during the year	252,755 71
6. Amount repaid to depositors during the year	254,910 74
7. Amount borrowed for purposes of investment	4,015,866 93
8. Securities given for such amount—First claim on assets	.....
9. Debentures issued by the company during the year	603,546 73
10. Debentures repaid by the company during the year	630,946 68
11. Debentures of the company which will mature within one year	1,090,034 15
12. Rate of interest borne by outstanding debenture 3·98 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures 3·98 per cent	.....
Debenture stock— per cent	.....
Deposits—3·48 per cent	.....
14. Total amount of interest paid and accrued during the year	164,926 05
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	41,463 02
16. Estimated value of real estate under mortgage	12,000,000 00
17. Amount overdue and in default of mortgages actually in suit	28,202 00
18. Amount of mortgages payable by instalments—Nearly all straight loans, many with privileges of repayment	.....
19. Amount invested and secured by mortgage deeds	5,448,553 29
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 48	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	128,479 00
22. Value of mortgaged property held for sale	1,005,665 00
23. Amount chargeable against such property	1,037,346 00
24. Present cash value of investments on mortgages and other securities	6,132,607 88
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—same as mortgages bear	
26. Estimated average rate mortgages or other securities respectively yield—5·3 per cent	.....
27. Estimated average rate current during the year—6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 8 per cent	.....

Attested by

CHAS. HORACE GOODERHAM,
President.

S. C. WOOD,
Managing Director.

Before
S. Casey Wood, Jr.,
A Commissioner, &c.

Toronto, 17th March, 1898.

STATEMENT of the Affairs of the Home Savings and Loan Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES LETTERS PATENT ACT, 1874.

CAPITAL STOCK.

President—Hon. Sir FRANK SMITH.
Vice-President—EUGENE O'KEEFE.

CAPITAL AUTHORIZED.....$2,000,000
CAPITAL SUBSCRIBED..... 2,000,000

Manager—JAMES MASON.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($2,000,000) upon which has been paid 10 per cent	200,000 00	
3. Accumulating stock		
4. Reserve fund	200,000 00	
5. Dividends declared and unpaid	7,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits:		
Contingent account $30,000 00		
Profit and loss account 1,682 21		
	31,682 21	
Liabilities to stockholders		438,682 21
8. Deposits	1,900,138 23	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits	59,318 30	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Directors' compensation $2,500 00		
Due on loans in process of completion 3,280 04		
	5,780 04	
Liabilities to the public		1,965,236 57

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	981,585 77	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	14,885 92	
9. Otherwise secured (description specified), viz.:		
On the collateral security of stocks, bonds and debentures other than above $1,061,066 60		
Sundry accounts 976 77		
	1,062,043 37	
Total		2,058,515 06
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	1,600 00	
17. Cash on hand	2,904 57	
18. Cash in bank	207,249 16	
19. Office premises	27,000 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		

			Real estate acquired by the company ..... $ 4,399 99 Debentures of the Niagara Navigation Co., Limited 102,250 00	106,649 99	
			Total property owned	.....	345,403 72
Total liabilities	.....	2,403,918 78	Total assets	.....	2,403,918 78

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Charter dated 25th April, 1877; commenced business 21st Dec., 1878...	.....	16. Estimated value of real estate under mortgage.....	1,987,520 00
2. Dividend declared during the year—7 per cent and amount...	14,000 00	17. Amount overdue and in default of mortgages without consent of company.....	28,911 17
3. Amount loaned during the year.....	2,106,050 41	18. Amount of mortgages payable by instalments.....	248,994 00
4. Amount received from borrowers during the year: Principal ..... $2,191,347 19 Interest..... 103,243 10	2,294,590 29	19. Amount invested and secured by mortgage deeds.....	981,585 17
5. Amount received from depositors during the year, including accrued interest credited.....	2,333,189 21	20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 1	
6. Amount repaid to depositors during the year.....	2,353,787 95	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	300 00
7. Amount borrowed for purposes of investment—None excepting deposits and accrued interest thereon, amounting to...	1,959,456 53	22. Value of mortgaged property held for sale.....	32,520 00
8. Securities given for such amount—Depositors' passbooks.....	.....	23. Amount chargeable against such property.....	28,911 17
9. Debentures issued by the company during the year.....	.....	24. Present cash value of investments on mortgages and other securities.....	2,372,236 57
10. Debentures repaid by the company during the year.....	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not discounted; no loans made under building society plan.....	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield—Rather under 5 per cent.....	.....
12. Rate of interest borne by outstanding debentures per cent	.....	27. Estimated average rate current during the year—Rather under 5 per cent.....	.....
13. Average rate of interest paid for money borrowed— Debentures per cent	.....	28. Estimated average rate mortgages or other securities were originally calculated to yield—Rather under 5 per cent.....	.....
Debenture stock per cent.....	.....		
Deposits—3½ per cent.....	.....		
14. Total amount of interest paid and accrued during the year...	61,639 32		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	19,103 17		

Attested by

FRANK SMITH,
President.
JAMES MASON,
Manager.

Before
GOODWIN GIBSON,
A Commissioner, &c.
TORONTO, 1st March, 1898.

STATEMENT of the Affairs of the Imperial Loan and Investment Company (Limited), on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—JAMES THORBURN, M.D.
Vice-President—SIR GEO. A. KIRKPATRICK.

CAPITAL AUTHORIZED.....$1,000,000
CAPITAL SUBSCRIBED..... 839,850

Manager—E. H. KERTLAND.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	629,470 86	
2. Capital stock subscribed (40 per cent) upon which has been paid	91,177 10	
3. Accumulating stock		
4. Reserve fund	160,000 00	
5. Dividends declared and unpaid	21,513 20	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	21,602 15	
Liabilities to stockholders		923,763 31
8. Deposits	31,654 55	
9. Debentures payable in Canada	185,750 00	
10. Debentures payable elsewhere	720,173 18	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	10,047 60	
13. Owing to banks		
14 Other liabilities (description specified), viz.:		
Liabilities to the public		947,625 33
Total liabilities		1,871,388 64

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,818,247 98	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	50,129 05	
9. Otherwise secured (description specified), viz.:		
Total		1,868,377 03
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	265 49	
18. Cash in bank	2,746 12	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		3,011 61
Total assets		1,871,388 64

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th Sept., 1869	
2. Dividend declared during the year—6 per cent and amount	43,013 10
3. Amount loaned during the year	45,445 78
4. Amount received from borrowers during the year	213,766 03
5. Amount received from depositors during the year	22,466 08
6. Amount repaid to depositors during the year	23,363 51
7. Amount borrowed for purposes of investment	937,577 73
8. Securities given for such amount—Debentures and deposit receipts	
9. Debentures issued by the company during the year	41,637 00
10. Debentures repaid by the company during the year	192,300 00
11. Debentures of the company which will mature within one year	245,473 32
12. Rate of interest borne by outstanding debentures—4 per cent	
13. Average rate of interest paid for money borrowed—	
Debentures—3¾ per cent	
Debenture stock per cent	
Deposits—3 per cent	
14. Total amount of interest paid and accrued during the year	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	19,134 14
16. Estimated value of real estate under mortgage	3,500,000 00
17. Amount overdue and in default of mortgages	253,222 16
18. Amount of mortgages payable by instalments	173,429 00
19. Amount invested and secured by mortgage deeds	1,692,308 98
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	127,283 16
23. Amount chargeable against such property	127,283 16
24. Present cash value of investments on mortgages and other securities	1,868,377 03
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rate borne by mortgage	
26. Estimated average rate mortgages or other securities respectively yield—5½ per cent	
27. Estimated average rate current during the year—5½ per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

JAMES THORBURN,
President.

E. H. KERTLAND,
Managing Director.

Before
THOS. F. RALPH,
A Commissioner, &c.

TORONTO, 28th February, 1898.

STATEMENT of the Affairs of the Imperial Trusts Company of Canada, on the 31st December, 1897.

(As required to be furnished by the Department of Finance)

INCORPORATED UNDER THE PROVISIONS OF VICT. 50-51, AND VICT. 53, DOMINION OF CANADA.

CAPITAL STOCK.

President—HENRY S. HOWLAND.
Vice-President—JOHN D. CHIPMAN.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 400,000.

Manager—J. S. LOCKIE.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($400,000) upon which has been paid	95,295 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	6,670 65	
6. Profits on accumulating stock—Adjusting charges, acct	82 33	
7. Contingent fund and unappropriated profits	8,600 00	
Liabilities to stockholders		110,647 98
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.: Trust funds received for investment	308,528 92	
Liabilities to the public		308,528 92

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	17,035 88	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loan to shareholders on their stock		
9. Otherwise secured (description specified) viz.:— Call loans on bonds, debentures and stocks	60,005 06	
Total		77,040 94
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures	29,200 00	
16. Office furniture and fixtures	881 73	
17. Cash on hand	3,533 27	
18. Cash in bank	15,717 62	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value..:—		

			Mortgage bonds, debentures, etc.	$251,017 24	
			Bank stock	37,899 75	
			Temporary loans to trusts (secured)	3,886 35	
					292,803 34
			Total property owned		342,135 96
Total liabilities		419,176 90	Total assets		419,176 90

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Incorporated 23rd June, 1887		16. Estimated value of real estate under mortgage	40,000 00
2. Dividend declared during the year, 7 per cent and amount—5 per cent and bonus of 2 per cent	6,670 65	17. Amount overdue and in default of mortgage (renewal)	
3. Amount loaned during the year—Call loans	235,402 17	18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year—Call loans	270,909 08	19. Amount invested and secured by mortgage deeds	17,035 00
5. Amount received for temporary investment during the year	1,246,044 26	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount repaid for temporary investment during the year	1,196,284 84	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	419,176 90
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages respectively yield—8 per cent and $4\frac{3}{4}$ per cent	
12. Rate of interest borne by outstanding debentures - per cent.		27. Estimated average rate current during the year on other securities	
13. Average rate of interest paid for money borrowed :—		28. Estimated average rate mortgages or other securities (vary from 4 to 6 per cent) were originally calculated to yield	
Debentures, per cent			
Debenture stock, per cent			
Trust funds, 4 per cent			
14. Total amount of interest paid and accrued during the year	13,511 13		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	8,866 53		

Attested by

HENRY S. HOWLAND,
President.
JAMES S. LOCKIE,
Manager.

Before
GIDEON GRANT,
A Commissioner, &c.
25th February, 1898.

STATEMENT of the Affairs of the Land Security Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 36 VIC., CAP. 128, AS AMENDED BY 45 VIC., CAP. 80, 48 VIC., CAP. 82, 52 VIC., CAP. 86, 53 VIC., CAP. 132, 54 VIC., CAP. 19, 59 VIC., CAP. 29, OF THE ONTARIO LEGISLATURE.

CAPITAL STOCK.

President—ROBERT JAFFRAY.
Vice-President—JOHN BURNS.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED..... 1,382,300.

Manager—WM. INNES MACKENZIE.
Head Office—44-46 Victoria St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up—Preference stock	150,200 00	
2. Capital stock subscribed ($) upon which has been paid	561,145 48	
3. Accumulating stock		
4. Reserve fund	130,499 96	
5. Dividends declared and unpaid	93 60	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	23,668 17	
Liabilities to stockholders		865,607 21
8. Deposits	52,589 57	
9. Debentures payable in Canada	301,286 66	
10. Debentures payable elsewhere	722,505 39	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	7,990 91	
13. Owing to banks		
14. Other liabilities (description specified) viz.:		
Liabilities to the public		1,084,372 53
Total liabilities		1,949,979 74

Assets.	$ cts.	$ cts.
A. Current loans on—		
1. Real estate	617,012 07	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan Companies debentures	24,183 45	
8. Loans to shareholders on their stock	12,413 78	
9. Otherwise secured (description specified) viz.:—Call loans on stock, etc	55,632 54	
Total		709,241 84
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan Companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	2,061 73	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified) present cash value—Real estate purchased and held for sale and revenue, $1,262,215.51, less charges thereon, $23,539.34	1,238,676 17	
Total property owned		1,240,737 90
Total assets		1,949,979 74

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, December, 1873	.....
2. Dividend declared during the year per cent and amount	.....
3. Amount loaned during the year	18,435 65
4. Amount received from borrowers during the year	40,015 16
5. Amount received from depositors during the year	26,015 53
6. Amount repaid to depositors during the year	43,161 85
7. Amount borrowed for purposes of investment	1,076,381 62
8. Securities given for such amount—Deposits, receipts and debentures	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	10,623 34
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, 4.520 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4·520 per cent	.....
Debenture stock per cent	.....
Deposits, 4.942 per cent	.....
14. Total amount of interest paid and accrued during the year	59,684 28
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	9,510 14
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	.....
19 Amount invested and secured by mortgage deeds	617,012 07
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale, about	17,000 00
23. Amount chargeable against such property	14,992 03
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Various rates applicable to special cases	.....
26. Estimated average rate mortgages or other securities respectively yield	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

ROBERT JAFFRAY,
President.

WM. I. MACKENZIE,
Manager.

Before

FRANK W. MACLEAN,
A Notary Public, &c.

TORONTO, 25th February, 1898.

STATEMENT of the Affairs of the London and Canadian Loan and Agency Company, Ltd., on the 31st August, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 27 VIC., CHAP. 50, AND AMENDING ACTS.

CAPITAL STOCK.

President—George R. R. Cockburn, M.A.
Vice-President—James Henderson.

CAPITAL AUTHORIZED ..... $5,000,000.
CAPITAL SUBSCRIBED ..... 5,000,000.

Manager—James Ferrier Kirk.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($5,000,000) upon which has been paid 14 p. c.	700,000 00	
3. Accumulating stock	.....	
4. Reserve fund, $145,577.05 (to meet contingencies), and rest acct., $210,000 (invested in municipal debentures)	355,577 05	
5. Dividends declared and unpaid	10,500 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	6,926 53	
Liabilities to stockholders	.....	1,073,003 58
8. Deposits	.....	
9. Debentures payable in Canada, and certificates payable at fixed dates	6,500 00	
10. Debentures payable elsewhere and certificates payable at fixed dates	2,794,711 29	
11. Debenture stock	486,666 67	
12. Interest on debentures and debenture stock &c.	23,248 53	
13. Owing to banks	3,919 67	
14. Other liabilities (description specified), viz.:— Sundry creditors	14,358 88	
Liabilities to the public	.....	3,329,405 04
Total liabilities	.....	4,402,408 62

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,540,481 48	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz.:— On stocks of corporations and ins. pols.	242,883 75	
Total	.....	3,783,365 23
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	216,881 15	
13. Township, town or village securities—present cash value	162,127 44	
14. School sec. securities—present cash value	53,229 33	
15. Loan companies debentures	.....	
16. Office furniture and fixtures, included in company's premises	.....	
17. Cash on hand	.....	
18. Cash in bank	28,385 54	
19. Office premises, Toronto and Winnipeg	120,000 00	
20. Real estate held for sale	35,381 67	
21. Other property (description specified), present cash value— Sundry debtors	3,038 26	
Total property owned	.....	619,043 39
Total assets	.....	4,402,408 62

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, Jan. 1, 1873	.....
2. Dividend declared during the year, 6 per cent and amount	42,000 00
3. Amount loaned during the year	337,595 49
4. Amount received from borrowers during the year	691,800 87
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	3,287,877 96
8. Securities given for such amount, debentures, debenture stock and certificates amounting to	3,287,877 96
9. Debentures issued by the company during the year, and certificates payable at fixed dates	736,447 22
10. Debentures repaid by the company during the year, and certificates payable at first dates	746,155 77
11. Debentures of the company which will mature within one year, and certificates payable at first dates	764,767 00
12. Rate of interest borne by outstanding debentures and certificates, 3·97 per cent	.....
13. Average rate of interest paid for money borrowed— Debentures, &c.—3·97 per cent	.....
Debenture stock—4 per cent	.....
14. Total amount of interest paid and accrued during the year	126,878 90
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	32,956 20
16. Estimated value of real estate under mortgage, about	7,500,000 00
17 Amount overdue and in default of mortgages	654,635 76
18. Amount of mortgages payable by instalments—Company's business almost entirely straight loans	.....
19. Amount invested and secured by mortgage deeds	3,540,481 48
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 53	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	754,702 48
22. Value of mortgaged property held for sale	384,704 40
23. Amount chargeable against such property	384,704 40
24. Present cash value of investments on mortgages and other securities	4,402,408 62
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rates at which money loaned	.....
26. Estimated average rate mortgages or other securities respectively yield—Mortgages 5 p.c., other securities 4 p.c.	.....
27. Estimated average rate current during the year—5½ p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—Company has hardly ever made loans on table rate plan	.....

Attested by

GEO. R. R. COCKBURN, M.A.,
President.

JAMES FERRIER KIRK,
Manager.

Before

STRACHAN JOHNSTON,
A Commissioner, &c.

Toronto, 28th February, 1898.

STATEMENT of the Affairs of the London and Ontario Investment Company (Limited), on the 30th June, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 39 VICTORIA, CHAP. 62, ASSENTED TO 12TH APRIL, 1876, DOMINION OF CANADA ACT.

CAPITAL STOCK,

President—The Hon. Sir FRANK SMITH.
Vice-President—WILLIAM H. BEATTY.

CAPITAL AUTHORIZED.....$3,000,000.
CAPITAL SUBSCRIBED..... 2,750,000.

Manager—ALFRED M. COSBY.
Head Office—17 Melinda St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up.		
2. Capital stock subscribed ($2,750,000), upon which has been paid 20 per cent	550,000 00	
3. Accumulating stock		
4. Reserve fund	160,000 00	
5. Dividends declared and unpaid	16,500 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits.	26,244 19	
Liabilities to stockholders		752,744 19
8. Deposits		
9. Debentures payable in Canada	529,397 31	
10. Debentures payable elsewhere	1,635,524 71	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	18,945 75	
13. Owing to banks	15,631 00	
14. Other liabilities (description specified) viz.: Sundry accounts due by company	1,0 2 49	
Liabilities to the public		2,200,521 26
Total liabilities		2,953,265 45

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	2,476,999 89	
2. Dominion securities		
3. Provincial securities.		
4. County or city securities		
5. Township, town or village securities		
6. School section securities.		
7. Loan companies debentures		
8. Loans to shareholders on their stock	10,365 63	
9. Otherwise secured (description specified), viz.:		
Total		2,487,365 52
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	81,802 53	
13. Township, town or village securities—present cash value		
14. School sec securities—present cash value		
15. Loan companies debentures		
16. Office furniture, fixtures and stationery.	1,500 00	
17. Cash on hand.	1,582 75	
18. Cash in bank	49,533 38	
19. Office premises		
20. Loans secured on real estate held for sale	329 855 00	
21. Other property (description specified), present cash value— Sundry accounts due to co'y..$1,004 88; Government land certificates. 621 39	1,6 6 27	
Total property owned		465,899 93
Total assets		2,953,265 45

1. Date of company or society's establishment—15th May, 1877.	.....
2. Dividend declared during the year 6 per cent, and amo nt...	33,000 00
3. Amount loaned during the year	125,300 00
4. Amount received from borrowers during the year	303,223 40
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	2,164,922 02
8. Securities given for such amount (the co pany's debentures for like amount)	2,164,922 02
9. Debentures issued by the company during the year	163,604 23
10. Debentures repaid by the company during the year	122,604 67
11. Debentures of the company which will mature within one year, namely 1898	420,488 30
12. Rate of interest borne by outstanding debentures, 4·1086 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debenture stock— per cent	.....
Deposits— per cent	.....
Debentures, 4·1086 per cent	.....
14. Total amount of interest paid and accrued during the year...	86,144 43
15. Expenses during the year including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	29,822 46
16. Estimated value of real estate under mortgage	4,222,655 00
17. Amount overdue and in default of mortgages—Accurate reply impossible; many overdue accounts remaining so with company's consent and not regarded as in default	.....
18. Amount of mortgages payable by instalments—Difficult if not impossible to reply clearly; company holds no instalment mortgages in which principal and interest are merged	.....
19. Amount invested and secured by mortgage deeds	2,807,809 10
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 38	.....
21 Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	62,189 00
22. Value of mortgaged property held for sale	268,695 00
23. Amount chargeable against such property	329,855 00
24. Present cash value of investments on mortgages and other securities	2,837,863 05
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not discounted	.....
26. Estimated average rate mortgages or other securities respectively yield 5·7 per cent	.....
27. Estimated average rate current during the year—5·7 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield 6·5 per cent	.....

Attested by

FRANK SMITH,
President.

A. M. COSBY,
Manager.

Before

H. H. MACRAE,
A Commissioner, &c.

TORONTO, 2nd March, 1898.

STATEMENT of the Affairs of the North British Canadian Investment Company (Limited), on the 31st Dec., 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE IMPERIAL GOVERNMENT COMPANIES ACT.

CAPITAL STOCK.

President—ROBERT MILLER, Edinburgh, Scotland.

CAPITAL AUTHORIZED.....$2,433,333 33.
CAPITAL SUBSCRIBED..... 2,433,333 33.

MANAGERS IN CANADA— J. L. SCARTH, Toronto. ALEX. BAIN, Winnipeg.
Head Office—Glasgow, Scotland.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($2,433,333 33) upon which has been paid	486,666 67	
3. Payments in anticipation of calls	12,288 34	
4. Reserve Fund	116,800 00	
5. Dividends declared and unpaid	5,115 21	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits.	24,514 30	
Liabilities to stockholders		645,384 52
8. Deposits	13,262 67	
9. Debentures payable in Canada		
10. Debentures payable elsewhere	723,351 49	
11. Debenture stock	678,758 86	
12. Interest on deposits, debentures and debenture stock	8,140 75	
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Balances at credit of sundry accounts	5,435 81	
Liabilities to the public		1,428,949 58
Total liabilities		2,074,334 10

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,500,745 45	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:—		
Total		1,500,745 45
B. Property owned—		
10. Dominion securities—present cash value		
11 Provincial do do		
12. County or city do do		
13. Township, town or village securities	1,600 00	
14. School section securities	6,187 90	
15. Loan companies stock	2 911 80	
16. Office furniture and fixtures	343 19	
17. Cash on hand	1,304 17	
18. Cash in bank	78,763 85	
19. Office premises		
20. Loans secured on real estate held for sale in Ontario and Manitoba	366,212 10	
21. Other property (description specified), present cash value:— Real estate held for sale $80,062 78; Railway debentures—Feu duties and sundries 36,202 86	116,265 64	
Total property owned		573,588 65
Total assets		2,074,334 10

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th Oct., 1876.	.....
2. Dividend declared during the year—3 per cent and amount..	14,600 00
3. Amount loaned during the year	57,691 40
4. Amount received from borrowers during the year	339,270 94
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	2,508 31
7. Amount borrowed for purpose of investment	1,415,373 02
8. Securities given for such amount—Debentures and receipts.	.....
9. Debentures issued by the company during the year	111,544 00
10. Debentures repaid by the company during the year	306,226 20
11. Debentures of the company which will mature within one year	99,531 52
12. Rate of interest borne by outstanding debentures, $3\frac{1}{4}$, $3\frac{1}{2}$, $3\frac{3}{4}$, 4, $4\frac{1}{4}$, $4\frac{1}{2}$ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, $3\frac{87}{100}$ per cent	.....
Debenture stock, $4\frac{1}{2}$ per cent	.....
Deposits, 3 per cent	.....
14. Total amount of interest paid and accrued during the year on money borrowed by the company	69,621 10
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	17,340 36
16. Estimated value of real estate under mortgage—Cannot state exactly, say about	3,137,858 00
17. Amount overdue and in default of mortgages*	.....
18. Amount of mortgages payable by instalment	305 14
19. Amount invested and secured by mortgage deeds	1,866,957 55
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 9	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	34,612 43
22. Estimated value of mortgaged property held for sale in Ontario and Manitoba	339,872 69
23. Amount chargeable against such property	339,872 69
24. Present amount of investments on mortgages and other securities as above	2,074,334 10
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—6 per cent.	.....
26. Estimated average rate mortgages or other securities respectively yield—About $6\frac{1}{2}$ per cent	.....
27. Estimated average rate current during the year—About $6\frac{1}{2}$ per cent	.....
28 Estimated average rate mortgages or other securities were originally calculated to yield	.....

* Information required does not seem quite definite; many mortgages are overdue which cannot be regarded as in default, the security being undoubted, and the interest being regularly paid.

Attested by

JAMES LENDRUM SCARTH,
General Manager.

AUDRY HOSKINS,
Accountant.

Before

R. J. MACLENNAN,
A Notary Public.

TORONTO, 27th May, 1898.

STATEMENT of the Affairs of the North of Scotland Canadian Mortgage Co. (Ltd.), on the 11th November, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE COMPANIES ACTS, 1862 AND 1867.

CAPITAL STOCK.

Chairman—JAMES W. BARCLAY.
Deputy Chairman—JOHN F. WHITE.

CAPITAL AUTHORIZED—$3,650,000.
CAPITAL SUBSCRIBED— 3,650,000.

Secretary—WILLIAM SMITH.
Head Office—Canada House, Aberdeen, Scotland.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($3,650,000), upon which has been paid	730,000 00	
3. Accumulating stock—Special reserve fund incidental to optional redemption debenture stock	13,447 64	
4. Reserve fund	403,933 33	
5. Dividends declared and unpaid	36,500 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits.	9,644 00	
Liabilities to stockholders		1,193,524 97
8. Deposit receipts and debentures.	1,479,111 38	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock	1,440,888 58	
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Unclaimed dividends $ 231 65		
Unclaimed interests 56 29		
Accruing income tax, Aberdeen, not yet due 6,343 20		
Interest accrued, Aberdeen 44 71	6,675 85	
Liabilities to the public		2,926,675 81
Total liabilities		4,120,200 78

Assets.	$ cts.	$ cts
A. Current loans secured on—		
1. Real estate	3,815,223 53	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:—		
Rent overdue (Toronto) $ 256 25		
Proportion of rent charges, Aberdeen 135 88	392 13	
Total		3,815,615 [illegible]6
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	104,960 26	
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	2,903 33	
17. Cash on hand	24 51	
18. Cash in bank	15,114 97	
19. Office premises	131,389 99	
20. Loans secured on real estate held for sale	50,182 06	
21. Other property (description specified), present cash value		
Total property owned		304 585 12
Total assets		4,120,200 78

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—17th Dec., 1875.	.....	15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	47,426 37
2. Dividend declared during the year 10 per cent, and amount	73,000 00	16. Estimated value of real estate under mortgage	.....
3. Amount loaned during the year	575,959 52	17. Amount overdue and in default of mortgages	.....
4. Amount received from borrowers during the year	416,102 61	18. Amount of mortgages payable by instalments	.....
5. Amount received from depositors during the year	.....	19. Amount invested and secured by mortgage deeds	3,815,223 53
6. Amount repaid to depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 59	.....
7. Amount borrowed for purposes of investment	2,919,999 96	21. Aggregate amount of mortgages upon which compulsery proceedings have been taken during the past year	61,909 83
8. Securities given for such amount	2,929,999 96	22. Value of mortgaged property held for sale	.....
9. Debentures and deposit receipts and debenture stock issued by the company during the year	667,750 45	23. Amount chargeable against such property	50,182 06
10. Debentures and deposit receipts repaid by the company during the year	667,750 45	24. Present cash value of investments on mortgages and other securities	4,120,200 78
11 Debentures of the company which will mature within one year	432,787 79	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
12. Rate of interest borne by outstanding deposit receipts and debentures, $2\frac{1}{2}$, $2\frac{3}{4}$, 3, $3\frac{1}{4}$, $3\frac{1}{2}$, $3\frac{3}{4}$ and 4 per cent	.....	26. Estimated average rate mortgages or other securities respectively yield—6·54	.....
13. Average rate of interest paid for money borrowed—		27. Estimated average rate current during the year	.....
Debentures, 3·41 per cent	.....	28. Estimated average rate mortgages or other securities were originally calculated to yield	.....
Debenture stock, 3·90 per cent	.....		
Deposits, 3·41 per cent	.....		
14. Total amount of interest paid and accrued during the year	109,898 37		

Attested by

EDMD. B. OSLER,
General Manager.

S. B. SYKES,
Secretary.

Before
W. J. FRANKS,
Notary Public.

TORONTO, 28th February, 1898.

STATEMENT of the Affairs of the Ontario Industrial Loan and Investment Co. (Limited), on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES' LETTERS PATENT ACT.

CAPITAL STOCK.

President—WILLIAM BOOTH.
Vice-Presidents—BERNARD SAUNDERS, JOHN J. COOK

CAPITAL AUTHORIZED..... $500,000 00.
CAPITAL SUBSCRIBED..... 436,000 00.

Manager—EDMUND T. LIGHTBOURN.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up..	61,900 00	
2. Capital stock subscribed ($374,100) upon which has been paid	289,347 47	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits..	14,103 50	
Liabilities to stockholders		365,350 97
8. Deposits	25,632 50	
9. Debentures payable in Canada	2,000 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	779 68	
13. Owing to banks	7,112 91	
14. Other liabilities (description specified), viz :		
Mortgages payable and accrued interest $194,452 81		
Taxes on real estate 15,996 34		
Sundry amounts 150 00		
	210,599 15	
Liabilities to the public	246,124 24	
Total liabilities		611,475 21

Assets.	$ cts.	$ cts.
A. Current loans on—		
1. Real estate	67,654 78	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	1,108 02	
9. Otherwise secured (description specified) viz. :	68,762 80	
Total		68,762 80
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures	590 00	
16. Office furniture and fixtures	409 05	
17. Cash on hand		
18. Cash in book		
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Real estate ..... $535,685 05 / Rents due and accrued 6,028 31	541,713 36	
Total property owned		542,712 41
Total assets		611,475 21

MISCELLANEOUS STATEMENTS.

1	Date of company or society's establishment, 5th Jan., 1880		
2.	Dividend declared during the year, per cent and amount		
3.	Amount loaned during the year	10,926 30	
4.	Amount received from borrowers during the year	6,664 65	
5.	Amount received from depositors during the year	2,924 76	
6.	Amount repaid to depositors during the year	12,660 13	
7.	Amount borrowed for purposes of investment	229,977 90	
8.	Securities given for such amount—assets of company		
9.	Debentures issued by the company during the year		
10.	Debentures repaid by the company during the year		
11.	Debentures of the Company which will mature within one year		
12.	Rate of interest borne by outstanding debentures, 5 p.c.		
13.	Average rate of interest paid for money borrowed : —		
	Debentures—5 per cent		
	Debenture stock		
	Deposits—3 per cent mortgages payable—5½ p.c.		
14.	Total amount of interest paid and accrued during the year	12,641 28	
15.	Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,197 27	
16.	Estimated value of real estate under mortgage		
17.	Amount overdue and in default of mortgages		
18.	Amount of mortgages payable by instalments		
19.	Amount invested and secured by mortgage deeds		67,654 78
20.	Number of mortgages upon which compulsory proceedings have been taken during the past year		
21.	Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		
22.	Value of mortgaged property held for sale		
23.	Amount chargeable against such property		
24.	Present cash value of investments on mortgages and other securities		
25.	Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value		
26.	Estimated average rate mortgages or other securities respectively yield		
27.	Estimated average rate current during the year		
28.	Estimated average rate mortgages or other securities were originally calculated to yield		

Attested by

WILLIAM BOOTH,
President.

E. T. LIGHTBOURN,
Manager.

Before
HERBERT A. E. KENT,
A Commissioner, &c.

TORONTO, 1st April, 1898.

STATEMENT of the Affairs of the People's Loan and Deposit Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE BUILDING SOCIETIES' ACT.

CAPITAL STOCK.

President—HON. J. C. AIKINS.
Vice-President—DR. JAMES CARLYLE.

CAPITAL AUTHORIZED.....$600,000.
CAPITAL SUBSCRIBED..... 600,000.

Manager—SAMUEL W. BLACK.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	600,000 00	
2. Capital stock subscribed ( ) upon which has been paid		
3. Accumulating stock		
4. Reserve fund	40,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	10,722 76	
Liabilities to stockholders		650,722 76
8. Deposits	107,047 00	
9. Debentures payable in Canada	229,158 38	
10. Debentures payable elsewhere	2,676 66	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	2,748 58	
13. Owing to banks	6,304 71	
14. Other liabilities (description specified), viz.:		
Borrowed on mortgages.....$28,000 00		
Interest accrued on mortgages... 191 67		
	28,191 67	
Liabilities to the public		376,127 00
Total liabilities		1,026,849 76

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	657,704 56	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	10,452 90	
9. Otherwise secured (description specified) viz.:—		
Notes	280 47	
Total		668,437 93
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	500 00	
17. Cash on hand	1,178 36	
18. Cash in Bank	120 56	
19. Office premises		
20. Loans secured on real estate held for sale	230,051 42	
21. Other property (description specified), present cash value—		
Real estate .....$126,341 73 } Sundry accounts..... 219 76 }	126,561 49	
Total property owned		358,411 83
Total assets		1,026,849 76

MISCELLANEOUS STATEMENTS.

1. Date of Company or society's establishment—March, 1875	.....
2. Dividend declared during the year per cent and amount	.....
3. Amount loaned during the year	59,357 91
4. Amount received from borrowers during the year	99,956 46
5. Amount received from depositors during the year	135,445 32
6. Amount repaid to depositors during the year	130,897 77
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	46,358 38
10. Debentures repaid by the company during the year	101,389 90
11. Debentures of the company which will mature within one year	69,461 90
12 Rate of interest born by outstanding debentures, 4, 4½, 4¾ and 5 per cent	.....
13. Average rate of interest paid for money borrowed— Debentures, 4·866 per cent; Debenture stock, per cent; Deposits, 3·942 per cent	4·60%
14. Total amount of interest paid and accrued during the year	17,559 51
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6,207 69
16. Estimated value of real estate under mortgage	1,249,350 00
17. Amount overdue and in default of mortgages	369,720 88
18. Amount of mortgages payable by instalments	5,624 81
19. Amount invested and secured by mortgage deeds	887,755 98
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	214,450 00
23. Amount chargeable against such property as taken Dec. 31st, 1897	230,051 42
24. Present cash value of investments on mortgages and other securities	1,024,831 08
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value, 5 to 7 p.c.	.....
26. Estimated average rate mortgages or other securities respectively yield, 4·79 per cent	.....
27. Estimated average rate current during the year, 5·13 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, about 6·25 per cent	.....

Attested by

S. W. BLACK,
Manager,

ROBERT SEWELL,
Auditor.

Before

T. A. GIBSON,
A Commissioner, &c.

TORONTO, 28th February, 1898.

STATEMENT of the Affairs of the Provincial Building and Loan Association on the 31st day of December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE LOAN CORPORATIONS ACT, R.S.O., 1897, CHAPTER 205.

CAPITAL STOCK.

President—THOMAS CRAWFORD.
Vice-President—JOHN DUNN.

CAPITAL AUTHORIZED.....$5,000,000
CAPITAL SUBSCRIBED..... 2,068,800

Manager—E. C. DAVIES.
Head Office—Temple Building, Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	49,134 95	
2. Capital stock subscribed ($6,300) upon which has been paid	3,017 95	
3. Accumulating stock	355,933 31	
4. Reserve fund	3,220 72	
5. Dividends declared and unpaid		
6. Profits on accumulating stock	25,022 71	
7. Contingent fund and unappropriated profits	2,511 87	
Liabilities to stockholders		438,841 51
8. Deposits		
9. Debentutes payable in Canada		
10. Debentutes payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	7,133 56	
14 Other liabilities (description specified), viz :—		
Liabilities to the public		7,133 56
Total liabilities		445,975 07

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	393,507 82	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loan to shareholders on their stock	7,624 00	
9. Otherwise secured (description specified, viz.:—		
Total		401,131 82
B. Property owned—		
10. Dominion securities—present cash value		
11 Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec.securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	773 04	
17. Cash on hand	4,021 51	
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale	25,235 58	
21. Other property (description specified), present cash value :— Agents balances, $902.51; licenses, $700; interest and premium accruing, $7,787.85; sundry accounts, $459.42; withdrawal suspense, $4,963.34	14,813 12	
Total property owned		44,843 25
Total assets		445,975 07

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—9th Nov., 1891.	.....
2. Dividend declared during the year, 11½ and 13 per cent, and amount—$15,674.20 paid; $25,022.71 apportioned; $2,422.48 added to reserve	43,119 39
3. Amount loaned during the year	139,297 74
4. Amount received from borrowers duting the year	.....
5. Amount received from depositors during the year	770 50
6 Amount repaid to depositors during the year	1,529 57
7. Amount borrowed for purpose of investment from bank, overdraft	7,133 56
8. Securities given for such amount—Directors personal security	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, per cent	.....
On bank overdraft, 6 per cent.	.....
14. Total amount of interest paid and accrued during the year—Paid, $36,843.68; accrued, $7,787.85	44,631 53
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	24,870 85
16. Estimated value of real estate under mortgage	991,232 00
17. Amount overdue and in default on mortgages	25,235 58
18. Amount of mortgages payable by instalments	393,507 82
19. Amount invested and secured by mortgage deeds	.....
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 25	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	25,000 00
22. Value of mortgaged property held for sale	60,000 00
23. Amount chargeable against such property	25,235 58
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaing present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

THOMAS CRAWFORD,
President.
EDWARD C. DAVIS,
Manager.

Before
J. W. St. John,
A Commissioner, &c.
Toronto, 23rd March, 1898.

STATEMENT of the Affairs of the Provident Investment and Mortgage Guarantee Company of Ontario (Limited), on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES LETTERS PATENT ACT.

CAPITAL STOCK.

President—ROBT. JAFFRAY.
Vice-President—HON. GEO. A. COX.

CAPITAL AUTHORIZED—$2,500,000
CAPITAL SUBSCRIBED— 800,000

Manager—H. M. ASLING.
Head Office—Toronto.

Liabilities.		$ cts.	$ cts.
1. Capital stock fully paid up		800,000 00	
2. Capital stock subscribed , upon which has been paid			
3. Accumulating stock			
4. Reserve fund			
5. Dividends declared and unpaid		10,000 00	
6. Profits on accumulating stock			
7. Contingent fund and unappropriated profits		11,720 45	
Liabilities to stockholders			821,720 45
8. Deposits			
9. Debentures payable in Canada			
10. Debentures payable elsewhere			
11. Debenture stock			
12. Interest on deposits, debentures and debenture stock			
13. Owing to banks in Great Britain, and accrued interest against securities owned by company		275,151 26	
14. Other liabilities (description specified), viz.:			
15. Owing to banks in Canada, and with accrued interest against securities owned	$422,655 01		
16. Mortgages payable, with accrued interest	89,394 15		
17. Accrued ground rent on properties leased	1,271 50		
18. Accounts due by company	7 55		
		513,328 21	
Liabilities to the public			788,479 47

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	898 50	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		898 50
B. Property owned—		
10. Dominion securities—present cash value	90,520 00	
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures	362,600 00	
16. Office furniture and fixtures		
17. Cash on hand	1,322 22	
18. Cash in bank	13,478 62	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description speeificd), present cash value		

			22. Real estate, including accrued rents	$ 653,176 38		
			23. Bonds and stocks owned by company, and accrued interest	485,253 06		
			24. Bills receivable	1,090 00		
			25. Unearned insurance	316 28		
			26. Sundry accounts due to company	1,544 86		
					1,141,380 58	
			Total property owned			1,609,301 42
Total liabilities		1,610,199 92	Total assets			1,610,199 92

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—3rd Nov., 1893.		16. Estimated value of real estate under mortgage	2,500 00
2. Dividend declared during the year, 5 per cent, and amount	40,000 00	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year		18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year		19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount repaid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	1,610,199 92
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield	
12. Rate of interest borne by outstanding debentures— per cent		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield	
Debentures— per cent			
Debenture stock— per cent			
Deposits— per cent			
14. Total amount of interest paid and accrued during the year	7,622 54		
15. Expenses during the year, including commission agency and all other expenses at head office, or elsewhere, not directly chargeable to or on account of borrowers	1,481 91		

Attested by

H. M. ASLING,
Manager.

E. R. WOOD,
Auditor.

Before

A. L. MALONE,
A Commisssoner, &c.

TORONTO, 7th April, 1898.

STATEMENT of the Affairs of the Real Estate Loan Company of Canada (Limited) on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF DOMINION ACT, CHAPTER 43, 1877.

CAPITAL STOCK.

President—JOHN SMART,
Vice-President—WILLIAM COOKE.

CAPITAL AUTHORIZED.....$1,600,000
CAPITAL SUBSCRIBED..... 578,840

Manager—BENJAMIN MORTON.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	322,440 00	
2. Capital stock subscribed ($256,400) upon which has been paid	51,280 00	
3. Accumulating stock	.....	
4. Reserve fund	50,000 00	
5. Dividends declared and unpaid	7,521 76	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	22,405 30	
Liabilities to stockholders	.....	453,647 06
8. Deposits	259 33	
9. Debentures payable in Canada	42,431 50	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debenture and debenture stock	347 45	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:—		
Liabilities to the public	.....	43,038 28
Total liabilities	.....	496,685 34

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	421,227 85	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	184 17	
9. Otherwise secured (description specified, viz.:	.....	
Total	.....	421,412 02
B Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School sec. securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	100 00	
17. Cash on hand	.....	
18. Cash in bank	12,153 60	
19. Office premises	.....	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value	.....	
22. Real estate vested in company	63,019 72	
Total property owned	.....	75,273 32
Total assets	.....	496,685 34

MISCELLANEOUS STATEMENT.

1. Date of company or society's establishment—Dec., 1879	.....
2. Dividend declared during the year, 4 per cent, and amount	14,948 80
3. Amount loaned during the year	61,044 47
4. Amount received from borrowers during the year	43,585 98
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	34 25
7. Amount borrowed for purpose of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	7,700 00
10. Debentures repaid by the company during the year	8,500 00
11. Debentures of the company which will mature within one year	15,400 00
12. Rate of interest borne by outstanding debentures 4½ per cent	.....
13. Average rate of interest paid for money borrowed:—	
Debentures, 4·66 per cent	.....
Debenture stock, per cent	.....
Deposits, per cent	.....
14. Total amount of interest paid and accrued during the year	22,037 66
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,397 02
16. Estimated value of real estate under mortgage—Cannot estimate	.....
17. Amount overdue and in default of mortgages	52,441 81
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	421,412 02
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	19,084 22
23. Amount chargeable against such property	19,084 22
24. Present cash value of investments on mortgages and other securities	421,412 02
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities yield—5·23 per cent	.....
27. Estimated average rate current during the year—6·50 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield 6·50 per cent	.....

Attested by

B. MORTON,
Manager.

R. D. MOFFATT,
Auditor.

Before

HUGH MILLER, *J.P.*
TORONTO, 3rd March, 1898.

SECOND Annual Statement of the Affairs of the Reliance Loan and Savings Company of Ontario, on the 31st December, 1897.

(As required to befurnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169, R.S.O., 1887.

CAPITAL STOCK.

President—HON. JOHN DRYDEN.
Vice-President—JAMES GUNN.

CAPITAL AUTHORIZED.....Not Fixed.
CAPITAL SUBSCRIBED.....$2,076,700.

Manager—JOHN BLACKLOCK.
Head Office—84 King St. E., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	166,500 00	
2. Capital stock subscribed ($200.00) upon which has been paid	75 00	
3. Accumulating stock	83,061 14	
4. Reserve fund	4,062 43	
5. Dividends declared and unpaid		
6. Profits on accumulating stock (included in question 3)		
7. Contingent fund and unappropriated profits $1,175 93		
8. Interest paid in advance 460 41	1,636 34	
Liabilities to stockholders		255,334 91
9. Deposits		
10. Debentures payable in Canada		
11. Debentures payable elsewhere		
12. Debenture stock		
13. Interest on deposits, debentures and debenture stock		
14. Owing to banks		
15. Other liabilities (description specified) viz. :		
Liabilities to the public		
Total liabilities		255,334 91

Assets.	$ cts	$ cts.
A. Current loans on—		
1. Real estate	231,256 67	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	1,669 56	
9. Otherwise secured (description specified) viz. :—Agents' balances	557 30	
Total		233,483 53
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	350 00	
17. Cash on hand	46 00	
18. Cash in bank	19,629 88	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value :— Charter outlays ..... $1,500 00; Provincial licenses 325 50	1,825 50	
Total property owned		21,851 38
Total assets		255,334 91

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 24th June, 1895	
2. Dividend declared during the year, 4, 6, 7, 8 and 9 per cent	6,871 63
3. Amount loaned during the year	198,169 72
4. Amount received from borrowers during the year	1,200 38
5. Amount received from depositors during the year	
6. Amount repaid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures per cent	
13. Average rate of interest paid for money borrowed –	
Debentures, per cent	
Debenture stock, per cent	
Deposits, per cent	
14. Total amount of interest paid and accrued during the year	185 20
15. Expenses during the year—	
Cost of management $ 9,319 42	
Agents' commission 24,077 83	
	33,397 25

16. Estimated value of real estate under mortgage	473,290 50
17. Amount overdue and in default of mortgages	501 65
18. Amount of mortgages payable by instalments	231,256 67
19. Amount invested and secured by mortgage deeds	231,256 67
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	233,483 53
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield, $7\frac{4}{5}$, $8\frac{1}{5}$ and 9 per cent	
27. Estimated average rate current during the year, $7\frac{4}{5}$, $8\frac{1}{5}$ and 9 per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield, $7\frac{4}{5}$, $8\frac{1}{5}$ and 9 per cent	

Attested by

JOHN DRYDEN,
President.

JOHN BLACKLOCK,
Manager.

Before

FRED'K. C. JONES,
A Commissioner, &c.

TORONTO, 2nd March, 1898.

STATEMENT of the Affairs of the Scottish American Investment Company (Limited), on the 31st December, 1897.

(*As required to be furnished by the Department of Finance*).

INCORPORATED UNDER THE PROVISIONS OF THE COMPANIES ACTS IMPERIAL.

CAPITAL STOCK.

Chairman—SIR GEORGE WARRENDER.

CAPITAL AUTHORIZED..... £2,500,000.
CAPITAL SUBSCRIBED..... 2,500,000.

Manager—WM. J. MENZIES.
Head Office—123 George St., Edinburgh.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($) upon which has been paid		
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		
Total liabilities		

Assets.	$ cts.	$ cts.
A. Current loans on—		
1. Real estate	195,400 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.:—		
Total		195,400 00
B. Property—		
10. Dom. securities—present cash value		
11. Provin. securities—present cash value		
12. County or city do do	32,300 00	
13. Township, town or village securities—present cash value	137,836 78	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	23,540 41	
19. Office premises		
20. Loans secured on real estate held for sale	212,847 76	
21. Other property (description specified), present cash value		
Total property owned		406,524 95
Total assets		601,924 95

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 29th March, 1873.		16. Estimated value of real estate under mortgage	305,595 00
2. Dividend declared during the year per cent and amount		17. Amount overdue and in default of mortgages	17,365 32
3. Amount loaned during the year		18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year	28,582 70	19. Amount invested and secured by mortgage deeds	181,074 70
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount repaid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	364,519 00
8. Securities given for such amount		23. Amount chargeable against such property	231,114 39
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future payments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average mortgages or other securities respectively yield	
12. Rate of interest borne by outstanding debentures, per cent.		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed :—		28. do do mortgages or other securities were originally calculated to yield	
Debentures, per cent			
Debenture stock, per cent			
Deposits, per cent			
14. Total amount of interest paid and accrued during the year			
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers			

Attested by

WILLIAM JOHN MENZIES,
Managing Director.

CHAS. D. MENZIES,
Secretary.

Before

HORATIUS BONAR,
A Commissioner, etc.

EDINBURGH, Scotland, 16th March, 1898.

STATEMENT of the Affairs of the Scottish Ontario and Manitoba Land Company, (Ltd.), on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE IMPERIAL GOVERNMENT'S COMPANIES ACTS.

CAPITAL STOCK.

Chairman—HUGH WRIGHT, ESQ., Alticoy, Wigtownshire, Scotland.
Head Office—Glasgow, Scotland.

CAPITAL AUTHORIZED—$2,433,333 53
CAPITAL SUBSCRIBED— 1,266,666 66

Commissioners in Canada— { J. L. SCARTH, Toronto. A. BAIN, Winnipeg.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($1,266,666.66), upon which has been paid	794,741 25	
3. Paid in anticipation of calls	153,771 53	
4. Reserve fund	12,166 67	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits—Outstanding interest to A shareholders	30,273 15	
Liabilities to stockholders		990,952 60
8. Deposits	3,406 66	
9. Debentures payable in Canada		
10. Debentures payable elsewhere	153,048 34	
11. Debenture stock		
12. Interest on deposits and debentures	889 93	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Amount at credit of sundry open accounts	12,122 60	
Liabilities to the public		169,467 53

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	65,349 22	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.:		
Total		65,349 22
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	216 56	
17. Cash on hand	203 54	
18. Cash in bank	2,646 10	
19. Office premises	20,196 06	
20. Loans secured on real estate held for sale	125,956 39	
21. Other property (description specified), present cash value—		
Real estate $893,897 40		
Accrued rents and accrued interest. $6,379 18		
Sundries 8,012 38		
14,391 56		
Suspense account for interest due A shareholders as		

			per contra.....30,273 15 Profit and loss account..... 7,290 38	37,563 30	945,852 26	
			Total property owned		.....	1,095,070 91
Total liabilities.....	.....	1,160,420 13	Total assets.....		.....	1,160,420 13

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th Dec., 1879.	.....	16. Estimated value of real estate under mortgage—Not applicable.....	.....
2. Dividend declared during the year, per cent, and amount...	.....	17. Amount overdue and in default of mortgages.....	.....
3. Amount loaned during the year.....	.....	18. Amount of mortgages payable by instalments—None	.....
4. Amount received from borrowers during the year	18,229 50	19. Amount invested and secured by mortgage deeds.....	191,305 61
5. Amount received from depositors during the year.....	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year.....	.....
6. Amount repaid to depositors during the year.....	243 33	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
7. Amount borrowed for purposes of investment.....	156,455 00	22. Value of mortgaged property held for sale.....	.....
8. Securities given for such amount—Debentures and deposit receipts	.....	23. Amount chargeable against such property.....	125,956 39
9. Debentures issued by the company during the year—None.....	.....	24. Present amount of investments on mortgages and other securities	1,122,856 83
10. Debentures repaid by the company during the year.....	3,893 33	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value.....	.....
11. Debentures of the company which will mature within one year	51,345 20	26. Estimated average rate mortgages or other securities respectively yield—6 per cent.....	.....
12. Rate of interest borne by outstanding debentures, $4\frac{1}{4}$ per cent	.....	27. Estimated average rate current during the year—6 per cent.	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages and other securities were originally calculated to yield.....	.....
Debentures—$4\frac{1}{4}$ per cent.....	.....		
Debenture stock— per cent	.....		
Deposits—$3\frac{1}{2}$ per cent.....	.....		
14. Total amount of interest paid and accrued during the year...	6,810 43		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	2,755 97		

Attested by

J. L. SCARTH,
Commissioner.

AWDRY HOSKINS,
Accountant.

Before

R. J. MACLENNAN,
A Notary Public.

TORONTO, 27th May, 1898.

STATEMENT of the Affairs of the Sun Savings and Loan Company of Ontario, on the 31st day of December, 1897.

(As required to be furnished by the Department of Finance)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169 OF THE REVISED STATUTES OF ONTARIO, 1897

CAPITAL STOCK.

President—R. JOHN T. GILMOUR, M.D.
Vice-President—H. HARTLEY DEWART, County Crown Attorney.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED..... 804,500.

Manager—W. PEMBERTON PAGE.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	3,610 00	
2. Capital stock subscribed ($103,500), upon which has been paid	54,637 00	
3 Accumulating stock (instalment)	13,171 00	
4. Reserve fund		
5. Dividends declared and unpaid	1,124 48	
6. Profits on Stock	1,637 88	
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		74,180 36
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.: Paid up certificates	1,085 00	
Liabilities to the public		1,085 00
Total liabilities		75,265 36

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	62,050 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan company debentures		
8. Loans to shareholders on their stock	1,315 70	
9. Otherwise secured (description specified) viz.:		
Interest accrued on loans 275 08		
Agents balances and due by borrowers 480 49	755 57	
Total		64,121 27
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	357 35	
17. Cash on hand		
18. Cash in Imperial Trusts Co	11,144 09	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		11,144 09
Total assets		75,265 36

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment 1st September, 1894	.....
2. Dividend declared during the year—9 per cent and amount..	4,347 62
3. Amount loaned during the year	50,395 30
4. Amount received from borrowers during the year	.....
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment during the year	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent.	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits – per cent	.....
14. Total amount of interest paid and accrued during the year, (dividends on stock)	2,709 74
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	11,840 56
16. Estimated value of real estate under mortgage	93,000 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	62,050 00
19. Amount invested and secured by mortgage deeds	.....
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	750 00
22. Value of mortgaged property held for sale	1,000 00
23. Amount chargeable against such property balance unpaid on mortgage	450 00
24. Present cash value of investments on mortgages and other securities	62 050 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield – 10 per cent,	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

JOHN TAYLOR GILMOUR,
President.

W. PEMBERTON PAGE,
Manager.

Before
H. W. MAW,
A Commissioner, &c.

TORONTO, 28th February, 1898.

STATEMENT of the Affairs of the Toronto General Trusts Company, on the 31st March, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 35 VIC. CAP. 83., R. S. O.

CAPITAL STOCK.

President—JOHN HOSKIN, Q.C., L.L.D.
Vice-Presidents—E. A. MEREDITH, L.L.D., W. H. BEATTY, ESQ.

CAPITAL AUTHORIZED..... $1,000,000.
CAPITAL SUBSCRIBED..... 1,000,000.

Manager—J. W. LANGMUIR.
Head Office—Toronto.

Liabilities.		$ cts.	$ cts.
1. Capital stock fully paid up			
2. Capital stock subscribed ($1,000,000.00) upon which has been paid 25 p. c.		249,999 99	
3. Accumulating stock			
4. Reserve fund		250,000 00	
5. Dividends declared and unpaid		6,250 00	
6. Profits on accumulating stock			
7. Contingent fund and unappropriated profits		61,906 65	
Liabilities to stockholders			568,156 64
8. Deposits			
9. Debentures payable in Canada			
10. Debentures payable elsewhere			
11. Debenture stock			
12. Interest on deposits, debentures and debenture stock			
13. Owing to banks			
14. Other liabilities (description specified), viz.:—			
High Court of Justice for Ontario investments	$1,833,958 09		
Estates realizations, invested in mortgages, debentures and cash (including lunatic estates)	3,655,711 54		
Due on loans in progress of completion	8,257 86		
Sundry creditors	938 72		
		5,498,866 21	
Liabilities to the public			5,498,866 21
Total liabilities			6,067,022 85

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		4,706,348 04	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock			
9. Otherwise secured (description specified) viz.:—			
Interest due and accrued on mortages		116,340 71	
Total			4,822,688 75
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School sec. securities—present cash value			
15. Loan companies and other debentures		534,231 79	
16. Office furniture and fixtures		1,207 86	
17. Cash on hand		2,054 20	
18. Cash in bank		80,247 08	
19. Office premises		130,000 00	
20. Loans secured on real estate held for sale		95,680 00	
21. Other property (description specified), present cash value—			
Real estate absolutely foreclosed	$305,745 00		
Real estate otherwise acquired	86,350 00		
Sundry debtors	8,818 17		
		400,913 17	
Total property owned			1,244,334 10
Total assets			6,067,022 85

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—February, 1882..	.....
2. Dividend declared during the year, 10 per cent and amount.	25,000 26
3. Amount loaned during the year including debentures purchased	669,334 31
4. Amount received from borrowers during the year	822,093 93
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year.	.....
12. Rate of interest borne by outstanding debentures per cent...	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock — per cent	.....
Deposits - per cent	.....
14. Total amount of interest paid and accrued during the year...	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	44,296 63
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	.....
19 Amount invested and secured by mortgage deeds	4,918,368 75
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.. 39	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	129,631 56
22. Value of mortgaged property held for sale.	95,680 00
23. Amount chargeable against such property	95,680 00
24. Present cash value of investments on mortgages and other securities	5,844,695 54
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value-rates borne by investments	.....
26. Estimated average rate mortgages or other securities respectively yield—5·45 per cent	.....
27. Estimated average rate current during the year--5·45 per cent.	
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

MEMO.—This statement of affairs does not include nor in any way refer to the unrealized original assets of estates taken over by the company, the value of said assets being purely estimate.

Attested by

E. A. MEREDITH,
President.

J. W. LANGMUIR,
Manager.

Before

A. L. MALONE,
A Commissioner, &c.

TORONTO, 13th April, 1898.

STATEMENT of the Affairs of the Toronto Land and Investment Corporation, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES LETTERS PATENT ACT.

CAPITAL STOCK.

President—G. R. R. COCKBURN, M.A.
Vice-President—FREDERICK WYLD.

CAPITAL AUTHORIZED.....$500,000
CAPITAL SUBSCRIBED..... 400,000

Manager—JOHN CHARLES COPP.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	89,600 00	
2. Capital stock subscribed ($400,000) upon which has been paid	154,130 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	22 97	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,838 73	
Liabilities to stockholders		245,591 70
8. Deposits	1,109 65	
9. Debentures payable in Canada	1,850 00	
10. Debentures payable elsewhere	4,866 67	
11. Debenture stock	182 36	
12. Interest on deposits, debentures and debenture stock	13,732 59	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Mortgage on real estate $13,500 00; Interest on real estate 405 00	13,905 00	
Liabilities to the public		35,646 27
Total liabilities		281,237 97

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	77,834 99	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	822 85	
9. Otherwise secured (description specified) viz.:—Open accounts	1,416 97	
Total		80,074 81
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in banks	26 56	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value:—Real estate	201,136 60	
Total property owned		201,163 16
Total assets		281,237 97

1. Date of company or society's establishment—22nd February, 1886	
2. Dividend declared during the year— per cent and amount	
3 Amount loaned during the year	
4. Amount received from borrowers during the year	15,535 63
5. Amount received from depositors during the year	
6. Amount repaid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	5,000 00
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures 4½ per cent	
13. Average rate of interest paid for money borrowed—	
Debentures, 4½ per cent	
Debenture stock, per cent	
Deposits, 5 per cent	
14. Total amount of interest paid and accrued during the year	2,015 05
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,176 09
16. Estimated value of real estate under mortgage	79,966 87
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	
19. Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	281,237 97
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield	
27. Estimated average rate current during the year	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

GEO. R. R. COCKBURN,
President.

JNO. C. COPP,
Manager.

Before
CHURCHILL COCKBURN,
A Commissioner, &c.

TORONTO, 23rd March, 1898.

STATEMENT of the Affairs of the Trust and Loan Company of Canada, on the 30th September, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF ROYAL CHARTER.

CAPITAL STOCK.

President—CHARLES MORRISON.
Deputy Chairman—JAMES DICKSON.

CAPITAL AUTHORIZED..... $14,600,000
CAPITAL SUBSCRIBED..... 7,300,000

Commissioners—{ WM. B. BRIDGEMAN-SIMPSON. Major RICHARD J. EVANS,
Head Office—London, England.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($7,300,000), upon which has been paid	1,581,666 67	
3. Accumulating stock		
4. Reserve fund	924,136 63	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	95,001 82	
Liabilities to stockholders		2,600,807 12
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere	4,219,283 17	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Suspense account $13,383 09		
Exchange 6,057 07		
Income tax 5,864 09		
Sundry creditors 50,336 23	75,640 48	
Liabilities to the public		4,294,923 65

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	5,148,855 90	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:—		
Loans on deposit $21,900 00		
Sundry Debtors, Canada 13,706 70		
do London 1,277 45	36,884 15	
Total		5,185,740 05
B. Property owned—		
10. Dominion securities—present cash value	412,620 33	
11. Provincial do do	26,553 75	
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	633 38	
17. Cash on hand	72 65	
18. Cash in banks	182,990 13	
19. Office premises	84,279 22	
20. Loans secured on real estate held for sale	167,627 42	
21. Other property (description specified), present cash value:—		

			Consols	$408,343 74	
			Metropolitan board of works	36,514 35	
			Real estate	390,355 75	
					835,213 84
			Total property owned		1,709,990 72
Total liabilities		6,895,730 77	Total assets		6,895,730 77

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—November, 1845.		16. Estimated value of real estate under mortgage	12,000 000 00
2. Dividend declared during the year, 6 per cent and amount	94,900 00	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	208,618 88	18. Amount of mortgages payable by instalments—None on instalment plan	
4. Amount received from borrowers during the year	733,684 83	19. Amount invested and secured by mortgage deeds	5,056,196 12
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year 65	
6. Amount repaid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	113,578 24
7. Amount borrowed for purposes of investment	4,219,283 17	22. Value of mortgaged property held for sale	112,325 00
8. Securities given for such amount—Company's debentures		23. Amount chargeable against such property	147,471 96
9. Debentures issued by the company during the year	915,187 60	24. Present cash value of investments on mortgages and other securities	6,895,730 77
10. Debentures repaid by the company during the year	1,115,227 08	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year	965,802 16	26. Estimated average rate mortgages or other securities respectively yield— per cent	
12. Rate of interest borne by outstanding debentures—3 to 4¼ p.c.		27. Estimated average rate current during the year—6·19 p.c.	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield— per cent	
Debentures, 3·7 per cent			
Debenture stock "			
Deposits, "			
14. Total amount of interest paid and accrued during the year	194,250 90		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	67,336 74		

Attested by

Before

J. P. White,

A Commissioner, etc.

Toronto, 6th April, 1898.

WM. B. BRIDGEMAN-SIMPSON,

Commissioner.

RICHARD CHAS. YOUNG,

Inspector.

STATEMENT of the Affairs of the Union Loan and Savings Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—WALTER B. GEIKIE, M. D.
Vice-President—JOHN STARK.

CAPITAL AUTHORIZED.....$1,250,000.
CAPITAL SUBSCRIBED.....$1,095,400.

Manager—JAMES C. McGEE.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	600,000 00	
2. Capital stock subscribed ($495,400) upon which has been paid	99,020 00	
3. Accumulating stock		
4. Reserve fund	200,000 00	
5. Dividends declared and unpaid	20,834 70	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,316 71	
Liabilities to stockholders		921,171 41
8. Deposits includidg interest	197,586 39	
9. Debentures payable in Canada	185,428 73	
10. Debentures payable elsewhere	1,124,127 62	
11. Debenture stock		
12. Interest on deposits, debentures accrued	8,750 00	
13. Owing to banks	38,273 92	
14. Other liabilities (description specified), viz.:		
Liabilities to the public		1,554,166 66
Total liabilities		2,475,338 07

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,656,010 98	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	19,047 62	
9. Otherwise secured (description specified), viz.:		
Total		1,675,058 60
B. Property owned—		
10. Dominion securities—present cash value		
11. Ontario Government Debentures—present cash value	42,115 77	
12. City of Toronto debentures—present cash value	77 380 00	
13. Township, town or village securities—present cash value		
14. School section securities – present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	1,284 92	
17. Cash on hand	84 14	
18. Cash in bank	31,054 18	
29. Office premises	66,470 46	
20. Loans secured on real estate held for sale	581,890 00	
21. Other property (description specified), present cash value		
Total property owned		800,279 47
Total assets		2,475,338 07

MISCELLANEOUS STATEMENTS.

1.	Date of company or society's establishment—March 1st, 1865	.....	
2.	Dividend declared during the year—6 per cent and amount..	41,669 30	
3.	Amount loaned during the year not including mortgages extended	97,664 26	
4.	Amount received from borrowers during the year	307,742 09	
5.	Amount received from depositors during the year	144,508 12	
6.	Amount repaid to depositors during the year	177,445 93	
7	Amount borrowed for purposes of investment	298,731 01	
8.	Securities given for such amount—The Company's debentures deposit receipts	.....	
9.	Debentures issued by the company during the year	154,222 89	
10.	Debentures repaid by the company during the year	218,902 68	
11.	Debentures of the company which will mature within one year.	199,367 72	
12.	Rate of interest borne by outstanding debentures—$3\frac{1}{2}$ to $4\frac{1}{2}$ per cent	.....	
13.	Average rate of interest paid for money borrowed—		
	Debentures, $3\frac{7}{8}$ per cent	.....	
	Debenture stock, —per cent	.....	
	Deposits, $3\frac{1}{2}$ per cent	.....	
14.	Total amount of interest paid and accrued during the year...	62,231 33	
15.	Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	15,912 61	
16.	Estimated value of real estate under mortgage		.....
17.	Amount overdue and in default of mortgages, see No. 23		.....
18.	Amount of mortgages payable by instalments, about 50 p.c.		.....
19.	Amount invested and secured by mortgage deeds		2,237,900 98
20.	Number of mortgages upon which compulsory proceedings have been taken during the past year 6		
21.	Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		26,150 00
22.	Value of mortgaged property held for sale approximate		581,890 00
23.	Amount chargeable against such property		581,890 00
24.	Present cash value of investments on mortgages and other securities		2,475,338 07
25.	Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates borne by mortgages, &c		.....
26.	Estimated average rate mortgages or other securities respectively yield—6 per cent		.....
27	Estimated average rate current during the year—6 p. c		.....
28.	Estimated average rate mortgages or other securities were originally calculated to yield 5 and 8 p. c		.....

Attested by

JOHN STARK,
President.

JAMES C. McGEE,
Manager.

Before

A. N. MIDDLETON,
A Commissioner, etc.

TORONTO, 26th February, 1898.

STATEMENT of the Affairs of the Western Canada Loan Savings Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF ACTS OF PARLIAMENT OF CANADA 37 VIC., CAP. 50, AND 47 VIC., CAP. 40 AND AMENDING ACTS AND LOAN COMPANY'S ACT REVISED STATUTES OF ONTARIO, 1897, CAP. 205.

CAPITAL STOCK.

President—THE HON. G. W. ALLAN.
Vice-President—GEORGE GOODERHAM.

CAPITAL AUTHORIZED.....$3,000,000
CAPITAL SUBSCRIBED..... 3,000,000

Manager WALTER S. LEE.
Head Office—76 Church St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,000,000 00	
2. Capital stock subscribed ($2,000,000), upon which has been paid	500,000 00	
3. Accumulating stock		
4. Reserve fund	770,000 00	
5. Dividends declared and unpaid	45,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	17,625 10	
Liabilities to stockholders		2,332,625 10
8. Deposits	769,837 73	
9. Debentures payable in Canada	693,985 69	
10 Debentures payable elsewhere	2,921,127 46	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	48,977 65	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Sundry acounts including coupons outstanding	692 74	
Liabilities to the public		4,434,621 27
Total liabilities		6,767,246 37

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	6,045,409 03	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	44,352 44	
9. Otherwise secured (description specified) viz.		
Total		6,089,761 47
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	3,310 00	
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	2,765 94	
17. Cash on hand	1,122 11	
18. Cash in bank	292,938 41	
19. Office premises	127,081 59	
20. Loans secured on real estate held for sale Sec. No. 23 below		
21. Other property (description specified), present cash value:— Real estate foreclosed	250,266 85	
Total property owned		677,484 90
Total assets		6,767,246 37

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—March, 1863	.....
2. Dividend declared during the year—6 per cent and amount and income tax	92,281 62
3. Amount loaned during the year	992,512 42
4. Amount received from borrowers during the year	1,397,906 11
5. Amount received from depositors during the year	259,230 37
6. Amount repaid to depositors during the year	356,987 99
7. Amount borrowed for purposes of investment	4,433,928 53
8. Securities given for such amount—Total assets of company	.....
9. Debentures issued by the company during the year	446,069 35
10. Debentures repaid by the company during the year	357,935 47
11. Debentures of the company which will mature within one year	778,724 71
12. Rate of interest borne by outstanding debentures—$3\frac{1}{2}$, $3\frac{3}{4}$, 4, $4\frac{1}{4}$, $4\frac{1}{2}$ per cent	.....
13. Average rate of interest paid for money borrowed— Debentures, 3·88 per cent	.....
Deposits 3·15 per cent	.....
14. Total amount of interest paid and accrued during the year	166,687 68
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	49,721 57
16. Estimated value of real estate under mortgage	14,000,000 00
17. Amount overdue and in default of mortgages—Nearly all by consent	.....
18. Amount of mortgages payable by instalments—Nearly all straight loans now	.....
19. Amount invested and secured by mortgage deeds	6,340,028 32
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 41	.....
21. Aggregate amount of mortgages on which compulsory proceeding have been taken during the past year	79,566 71
22. Value of mortgaged property held for sale	} 1,062,710 73
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	6,767,246 37
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not lower than investments were originally calculated to yield	.....
26. Estimated average rate mortgages or other securities respectively yield—5·03 per cent	.....
27. Estimated average rate current during the year—6·95 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield about 7 p.c.	.....

Attested by

W. S. LEE,
Managing Director.

W. R. HARRIS,
Auditor.

Before

GOODWIN GIBSON,
A Commissioner, etc.

TORONTO, 28th February, 1898.

STATEMENT of the Affairs of the York County Loan and Savings Company, on the 31st December, 1897.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—JOSEPH PHILLIPS.
Vice-President—A. T. HUNTER.

CAPITAL AUTHORIZED.....$10,000,000.
CAPITAL SUBSCRIBED..... 3,002,000.

Manager—JOSEPH PHILLIPS.
Head Office Confederation Bdg.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	158,300 00	
2. Capital stock subscribed ( ) upon which has been paid		
3. Accumulating stock	193,368 01	
4. Reserve fund	13,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock	27,530 32	
7. Contingent fund and ret. of prin. on mort. and share loans	54,835 62	
Liabilities to stockholders		447,033 95
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Mortgage investment $4,400.00; Amt due on uncompleted loans 17,675.97	22,075 97	
Liabilities to the public		22,075 97
Total liabilities		469,109 92

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	390,900 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	22,258 00	
9. Otherwise secured (description specified) viz.:— Int. due and accrued $4,952 73; Taxes, insu. and other costs adv. 3,531 86; Agents balances 2,323 99	10,808 58	
Total		423,966 58
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	6,081 43	
17. Cash on hand	153 32	
18. Cash in bank (Molsons)	30,772 04	
19. Office premises		
20. Loans secured on real estate held for sale	8,136 55	
21. Other property (description specified), present cash value		
Total property owned		45,143 34
Total assets		469,109 92

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Dec. 8th, 1891	.....	16. Estimated value of real estate under mortgage	781,800 00
2. Dividend declared during the year—8 per cent and amount	15,211 20	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	174,107 16	18. Amount of mortgages payable by instalments	390,900 00
4. Amount received from borrowers during the year—Interest, $17,553.71; share loans, $14,126.50, mortgages $25,813.17	57,493 38	19. Amount invested and secured by mortgage deeds	.....
5. Amount received from depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	.....
6. Amount repaid to depositors during the year	.....	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	8,136 55
8. Securities given for such amount	.....	23. Amount chargeable against such property	.....
9. Debentures issued by the company during the year	.....	24 Present cash value of investments on mortgages and other securities	827,294 00
10. Debentures repaid by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield—8 per cent	.....
12. Rate of int. borne by outstanding debentures—p.c	.....	27. Estimated average rate current during the year—7½ p. cent.	
13. Average rate of interest paid for money borrowed : –		28 Estimated average rate mortgages or other securities were originally calculated to yield	.....
Debentures— per cent	.....		
Debenture stock— per cent	.....		
Deposits— per cent	.....		
14. Total amount of interest paid and accrued during the year	21,766 76		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	27,758 91		

Attested by

JOSEPH PHILLIPS,
Manager.

V. ROBIN,
Sec.-Treasurer.

Before

W. H. HUNTER,
A Commissioner, etc.

TORONTO, 31st March, 1898.

STATEMENT of the Affairs of the Agricultural Savings and Loan Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CAP. 58, 22 VIC. CON. STA. U. C. AND AMENDING ACTS.

CAPITAL STOCK.

President—DANIEL REGAN.
Vice-President—W. J. REID.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED..... 630,200.

Manager—C. P. BUTLER.
Head Office—London.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	629,250 00	
2. Capital stock subscribed ( ), upon which has been paid	.....	
3. Accumulating stock	294 53	
4. Reserve fund	160,000 00	
5. Dividends declared and unpaid	18,877 50	
6. Profits on accumulating stock	.....	
7. Unappropriated profits	3,730 89	
Liabilities to stockholders	.....	812,152 92
8. Deposits	527,924 96	
9 Debentures payable in Canada	503,760 00	
10. Debentures payable elsewhere	224,445 63	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	8,388 61	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:—Auditors, English agents, &c.	769 75	
Liabilities to the public	.....	1,265,288 95
Total liabilities	.....	2,077,441 87

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,953,626 17	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	2,125 65	
9. Otherwise secured (description specified), viz.:	.....	
Total	.....	1,955,751 82
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	504 61	
14. School sec. securities—present cash value	.....	
15. Loan and land company stock	.....	
16. Office furniture and fixtures	500 00	
17. Cash on hand	3,412 74	
18. Cash in bank	63,419 60	
19. Office premises	28,000 00	
20. Loans secured on real estate held for sale	23,553 70	
21. Other property (description specified), present cash value:— Rents accrued $ 843 75; Real estate 1,455 65	2,299 40	
Total property owned	.....	121,690 05
Total assets	.....	2,077,441 87

1. Date of company or society's establishment—May, 1872	.....
2. Dividend declared during the year—6 p. c. and amount	37,728 53
3. Amount loaned during the year	238,851 77
4. Amount received from borrowers during the year	313,069 82
5. Amount received from depositors during the year, including interest capitalized	531,259 83
6. Amount repaid to depositors during the year	522,649 61
7. Amount borrowed for purposes of investment	1,256,130 59
8. Securities given for such amount, Debentures and pass books	.....
9 Debentures issued by the company during the year	216,059 97
10. Debentures repaid by the company during the year	170,854 98
11. Debentures of the company which will mature within one year	169,105 80
12. Rate of interest borne by outstanding debentures, $3\frac{3}{4}$ to 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures— 4·241 per cent	.....
Debenture stock— per cent	.....
Deposits—3·607 per cent	.....
14. Total amount of interest paid and accrued during the year	48,562 22
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	11,224 42
16. Estimated value of real estate under mortgage	3,892,405 00
17. Amount overdue and in default of mortgages	15,655 25
18. Amount of mortgages payable by instalments	4,901 86
19. Amount invested and secured by mortgage deeds	1,977,179 87
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 6	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	12,447 38
22. Value of mortgaged property held for sale	23,553 70
23. Amount chargeable against such property	23,553 70
24. Present cash value of investments on mortgages and other securities	2,077,581 94
25 Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—same rates at which loans were made	.....
26. Estimated average rate mortgages or other securities respectively yield, 5·953 per cent	.....
27. Estimated average rate current during the year, 5·74 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, 5 to 9 per cent	.....

Attested by

C. P. BUTLER,
Manager.
GEO. F. JEWELL,
Auditor.

Before
RICHARD BAYLY,
A Commissioner, &c.
LONDON, 26th February, 1898.

STATEMENT of the Affairs of the Birkbeck Loan Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE STATUTES RELATING TO BUILDING SOCIETIES.

CAPITAL STOCK.

President—R. J. C. DAWSON.
Vice-President—J. B. CAMPBELL.

CAPITAL AUTHORIZED.....$1,000,000
CAPITAL SUBSCRIBED.....

Secretary—T. H. LUSCOMBE.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($108,800), upon which has been paid	47,767 58	
3. Accumulating stock	27,389 98	
4. Reserve fund		
5. Dividends declared and unpaid	2,087 57	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	509 27	
Liabilities to stockholders		77,754 40
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
15. Assumed mortgages	5,425 00	
Liabilities to the public		5,425 00
Total liabilities		83,179 40

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	69,849 71	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	9,153 24	
9. Otherwise secured (description specified), viz.:—		
Interest due and unpaid	1,121 03	
Total		80,123 98
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	3,055 42	
19 Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		3,055 42
Total assets		83,179 40

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—February, 1893..	.....	16. Estimated value of real estate under mortgage.....	121,200 00
2. Dividend declared during the year—8 per cent on permanent and prepaid and 12 per cent on instalment, and amount....	.....	17. Amount overdue and in default of mortgages.....	.....
3. Amount loaned during the year.....	33,080 14	18. Amount of mortgages payable by instalments.....	68,849 71
4. Amount received from borrowers during the year.....	.....	19. Amount invested and secured by mortgage deeds.....	69,849 71
5. Amount received from depositors during the year.....	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year.. 4	.....
6. Amount repaid to depositors during the year	.....	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	2,950 00
7 Amount borrowed for purposes of investment.....	.....	22. Value of mortgaged property held for sale	12,237 00
8. Securities given for such amount.....	.....	23. Amount chargeable against such property.....	
9. Debentures issued by the company during the year.....	.....	24. Present cash value of investments on mortgages and other securities—Amounts paid on instalments credited on stock only.....	79,002 95
10. Debentures repaid by the company during the year.....	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value See 24	.....
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—9·6 per cent.....	.....
12. Rate of interest borne by outstanding debentures— per cent	.....	27. Estimated average rate current during the year—9·3 per cent.....	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—9·6 per cent.....	.....
Debentures— per cent.....	.....		
Debenture stock— per cent	.....		
Deposits — per cent.....	.....		
14. Total amount of interest paid and accrued during the year on assumed mortgages.....	204 45		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	8,607 47		

Attested by

R. J. C. DAWSON,
President.

T. H. LUSCOMBE,
Secretary.

Before

CHAS. H. IVEY,
A Commissioner, &c.

LONDON, 28th February, 1898.

STATEMENT of the Affairs of the Canadian Savings and Loan Company of London, Canada, on the 31st May, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 164, R.S.O.

CAPITAL STOCK.

President—ROBERT FOX.
Vice-President—ROBT. LEWIS AND JOHN CHRISTIE.

CAPITAL AUTHORIZED.....Unlimited.
CAPITAL SUBSCRIBED..... $750,000.

Manager—M. H. ROWLAND.
Head Office—London, Ontario.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	733,500 00	
2. Capital stock subscribed ($750,000) upon which has been paid		
3. Accumulating stock	3,328 42	
4. Reserve fund	210,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock	3,310 71	
7. Contingent fund and unappropriated profits	19,048 92	
Liabilities to stockholders		969,188 05
8. Deposits	708,196 29	
9. Debentures payable in Canada	163,110 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on debentures	2,898 56	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		874,204 85
Total liabilities		1,843,392 90

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,746,540 47	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	43,912 83	
9. Otherwise secured (description specified), viz.:	5 50	
Total		1,790,458 80
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	1,518 11	
18. Cash in bank	10,306 89	
19. Office premises	24,000 00	
20. Loans secured on real estate held for sale	17,109 10	
21. Other property (description specified), present cash value		
Total property owned		52,934 10
Total assets		1,843,392 90

MISCELLANEOUS STATEMENTS.

1.	Date of company or society's establishment—October, 1875	.....	
2.	Dividend declared during the year—6 per cent and amount	44,010 00	
3.	Amount loaned during the year	250,580 23	
4.	Amount received from borrowers during the year	277,480 88	
5.	Amount received from depositors during the year	909,739 31	
6.	Amount repaid to depositors during the year	907,904 43	
7.	Amount borrowed for purposes of investment	.....	
8.	Securities given for such amount	.....	
9.	Debentures issued by the company during the year	80,500 00	
10.	Debentures repaid by the company during the year	59,500 00	
11.	Debentures of the company which will mature within one year	61,175 00	
12.	Rate of interest borne by outstanding debentures—4, $4\frac{1}{4}$, $4\frac{1}{2}$ and 5 per cent	.....	
13.	Average rate of interest paid for money borrowed—		
	Debentures—4·36 per cent	.....	
	Debenture stock— per cent	.....	
	Deposits – 3·897 per cent	.....	
14.	Total amount of interest paid and accrued during the year	33,439 97	
15.	Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	12,056 14	
16.	Estimated value of real estate under mortgage		2,998,450 00
17.	Amount overdue and in default of mortgages		59,791 72
18.	Amount of mortgages payable by instalments		10,065 90
19.	Amount invested and secured by mortgage deeds		1,763,649 57
20.	Number of mortgages upon which compulsory proceedings have been taken during the past year	11	.....
21.	Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		34,581 30
22.	Value of mortgaged property held for sale		17,800 00
23.	Amount chargeable against such property		17,109 10
24.	Present cash value of investments on mortgages and other securities, including cash in bank and on hand		1,843,392 90
25.	Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—same rates as investments respectively yield		.....
26.	Estimated average rate mortgages or other securities respectively yield, 5·91556 per cent		.....
27.	Estimated average rate current during the year—5·68 p.c.		.....
28.	Estimated average rate mortgages or other securities were originally calculated to yield—$4\frac{1}{2}$ and 9 per cent		.....

Attested by

M. H. ROWLAND,
Manager.

THOS. A. BROWNE,
Auditor.

Before

A. GREENLEES,
A Commissioner, &c.

LONDON, 22nd February, 1898.

STATEMENT of the Affairs of the Dominion Savings and Investment Society on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 53 CONSOLIDATED STATUTES OF UPPER CANADA.

CAPITAL STOCK.

President—ROBERT REED.
Vice-President—CHARLES H. ELLIOTT.

CAPITAL AUTHORIZED.....
CAPITAL SUBSCRIBED.....$1,000,000.

Manager—NATHANIEL MILLS.
Head Office—London.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	934,200 00	
2. Capital stock subscribed ($..... ...) upon which has been paid	.....	
3. Accumulating stock	291 38	
4. Reserve fund	10,000 00	
5. Dividends declared and unpaid	.....	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	17,248 81	
Liabilities to stockholders	.....	961,740 19
8. Deposits	752,992 09	
9. Debentures payable in Canada	172,100 00	
10. Debentures payable elsewhere	357,029 40	
11. Debenture stock	.....	
12. Interest on debentures	3,573 29	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:	.....	
Liabilities to the public	.....	1,285,694 78
Total liabilities	.....	2,247,434 97

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	2,127,106 03	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	88,355 96	
9. Otherwise secured (description specified), viz.:	.....	
Total	.....	2,215,461 99
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	1,000 00	
17. Cash on hand	1,847 97	
18. Cash in banks	29,125 01	
19. Office premises	.....	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value	.....	
Total property owned	.....	31,972 98
Total assets	.....	2,247,434 97

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—April, 1872	.....	18. Amount of mortgages payable by instalments	.....
2. Dividend declared during the year—5 per cent and amount	46,710 00	19. Amount invested and secured by mortgage deeds	2,127,106 03
3. Amount loaned during the year	322,019 43	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 24	.....
4. Amount received from borrowers during the year	439,413 09	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	25,070 04
5. Amount received from depositors during the year	903,656 66	22. Value of mortgaged property held for sale	178,190 62
6. Amount repaid to depositors during the year	773,956 63	23. Amount chargeable against such property	178,190 62
7. Amount borrowed for purposes of investment	.....	24. Present cash value of investments on mortgages and other securities	2,215,461 99
8. Securities given for such amount—Passbooks and debentures	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates which they bear	.....
9. Debentures issued by the company during the year	77,429 60	26. Estimated average rate mortgages or other securities respectively yield—5·68 per cent	.....
10. Debentures repaid by the company during the year	180,751 29	27. Estimated average rate current during the year—6·09 per cent	.....
11. Debentures of the company which will mature within one year	230,884 13	28. Estimated average rate mortgages or other securities were originally calculated to yield—5 to 9⅕ per cent	.....
12. Rate of interest borne by outstanding debentures 4·36 per cent			
13. Average rate of interest paid for money borrowed—			
Debentures 4.11 per cent	.....		
Deposits—3·91 per cent	.....		
14. Total amount of interest paid and accrued during the year	53,187 28		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	12,003 36		
16. Estimated value of real estate under mortgage	3,354,700 00		
17. Amount overdue and in default of mortgages	.....		

Attested by

NATHANIEL MILLS,
Manager.

JOHN K. McDERMID,
Auditor.

Before
E. JONES PARKE,
A Commissioner, &c.
LONDON, 23rd February, 1898.

STATEMENT of the Affairs of the Huron and Erie Loan and Saving Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CON. STAT. W. C. ENTITLED, "AN ACT RESPECTING BUILDING SOCIETIES AND STATUTES. RELATING THERETO."

CAPITAL STOCK.

President—JOHN W. LITTLE.
Vice-President—PHILIP MACKENZIE.

CAPITAL AUTHORIZED.....$3,000,000.
CAPITAL SUBSCRIBED..... 3,000,000.

Manager—GEO. A. SOMERVILLE.
Head Office—London, Ontario.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,000,000 00	
2. Capital stock subscribed ($2,000,000), upon which has been paid 20 p c	400,000 00	
3. Accumulating stock		
4. Reserve fund	750,000 00	
5. Dividends declared and unpaid	63,060 03	
6. Profits on accumulating stock		
7. Unappropriated profits	17,427 94	
Liabilities to stockholders		2,230,487 97
8. Deposits	1,363,634 14	
9. Debentures payable in Canada	1,418,846 60	
10. Debentures payable elsewhere	1,450,646 24	
11. Debenture stock		
12. Interest on debentures	33,578 17	
13. Owing to banks		
14. Other liabilities (description specified), viz...		
Liabilities to the public		4,266,705 15
Total liabilities		6,497,193 12

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1 Real estate	5,897,089 16	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		5,897,089 16
B. Property owned—		
10. Dominion securities—present cash value	60,810 00	
11. Provincial do do		
12. County or city do do	25,074 00	
13. Township, town or village securities—present cash value	6,210 00	
14. School section securities—present cash value		
15. Loan companies debentures	75,583 00	
16. Office furniture and fixtures		
17. Cash on hand	3,671 43	
18. Cash in bank	388.405 53	
19. Office premises	20,000 00	
20. Loans secured on real estate held for sale	6,959 00	
21. Other property (description specified), present cash value—Real estete held under deed	13,391 00	
Total property owned		600 103 96
Total assets		6,497,193 12

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1864	.....
2. Dividend declared during the year—9 per cent and amount	126,000 00
3. Amount loaned during the year (not including renewals nor $14,202.59 advanced from assumed mortgage funds)	430,261 30
4. Amount received from borrowers during the year	909,957 36
5. Amount received from depositors during the year including interest capitalized	1,726 743 05
6. Amount repaid to depositors during the year principle and interest	1,647,308 13
7. Amount borrowed for purposes of investment	4,233,126 98
8. Securities given for such amount. The entire assets of the company liable. No specific security given	.....
9. Debentures issued by the company during the year	892 267 21
10. Debentures repaid by the company during the year	895,299 15
11. Debentures of the company which will mature within one year	671,428 22
12. Rate of interest borne by outstanding debenture $3\frac{1}{4}$, $3\frac{1}{2}$, $3\frac{3}{4}$, $4\frac{1}{4}$, and $4\frac{1}{2}$ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—3·92 per cent	.....
Debenture stock— per cent	.....
Deposits—3·50 per cent	.....
14. Total amount of interest paid and accrued during the year	161 841 59
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	34,498 41
16. Estimated value of real estate under mortgage	10,597,762 00
17. Amount overdue and in default of mortgages	70,605 00
18. Amount of mortgages payable by instalments	1,582,133 00
19. Amount invested and secured by mortgage deeds	5,904,048 16
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 39	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	91,157 00
22. Value of mortgaged property held for sale	6,959 00
23. Amount chargeable against such property	6,959 00
24. Present cash value of investments on mortgages and other securities	6,497,193 12
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The rate at which the loan was made in every case	.....
26. Estimated average rate mortgages or other securities respectively yield ..... 5·858	
27. Estimated average rate current during the year ..... 5·652	
28. Estimated average rate mortgages or other securities were originally calculated to yield—$4\frac{1}{2}$ to $7\frac{1}{2}$ per cent	.....

Attested by

GEORGE A. SOMERVILLE,
Manager.

GEORGE F. JEWELL,
Auditor.

Before
H. CRONYN,
A Commissioner, &c.

London, 26th February, 1898.

STATEMENT of the Affairs of the London and Western Trusts Company, Limited, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF ONTARIO JOINT STOCK LETTERS PATENT ACT AND TRUST COMPANIES ACT.

CAPITAL STOCK.

President—GEORGE C. GIBBONS
Vice-Presidents—JOHN LABATT, CHAS. MACKENZIE.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 500,000.

Manager—JOHN B. KILGOUR.
Head Office—London Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($500,000) upon which has been paid	100,000 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	4,128 78	
Liabilities to stockholders		104,128 78
Liabilities to the public—		
8. Deposited to pay costs in a loan	23 18	
Total actual liabilities		104,151 96
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Contingent liabilities estate realizations—		
At credit of sundry trusts.....$24,110 22		
Investments on account of sundry trusts 7,970 20		
	32,080 42	
Total contingent liabilities		32,080 42
Total liabilities actual and contingent		136,232 38

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	101,893 13	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.:—		
Property owned		
Cash in Bank	2,258 83	
Total assets (company)		104,151 96
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value:—		
Assets not owned beneficially—		
Mortgages on real estate, principal, $7,875.00, interest, $95.20	7,970 20	
Cash in bank	24,110 22	
Total property owned		32,080 42
Total assets		136,232 38

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establsihment—Sept., 1896		16. Estimated value of real estate under mortgage	227,250 00
2. Dividend declared during the year— per cent and amount		17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	133,184 30	18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year, principal, $24,986.39, interest, $2,787.56	27,773 95	19. Amount invested and secured by mortgage deeds	109,863 33
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount repaid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	109,863 33
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield,	
12. Rate of interest borne by outstanding debentures per cent		27. Estimated average rate current during the year on mortgages, 5·15 per cent	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield	
Debentures per cent			
Debenture stock do			
Deposits do			
14. Total amount of interest paid and accrued during the year			
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,779 06		

N.B. 1.—The figures given are from the inception of the company and where the words during the year are used, read from inception of the company,
N.B. 2.—This statement does not include unrealized original assets of estates nor revenue derived therefrom.

Attested by

GEO. C. GIBBONS,
President.

JOHN B. KILGOUR,
Manager.

Before
FRED F. HARPER,
A Commissioner, &c.

LONDON, 5th March, 1898.

STATEMENT of the Affairs of the London Loan Company of Canada, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 53, CON. STAT. OF UPPER CANADA.

CAPITAL STOCK.

President—THOMAS KENT.
Vice-President—JAMES OWREY, J.P.

CAPITAL AUTHORIZED.....Not limited.
CAPITAL SUBSCRIBED.....$ 679,700.

Manager—MALCOLM JOHN KENT.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	661,850 00	
2. Capital stock subscribed (.....), upon which has been paid		
3. Accumulating stock	2,277 75	
4. Reserve fund	81,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	506 38	
Liabilities to stockholders		745,634 13
8. Deposits	453,132 37	
9. Debentures payable in Canada	143,041 12	
10. Debentures payable elsewhere	87,356 38	
11. Debenture stock		
12. Interest on deposits, debentures, and debenture stock	3,110 74	
13. Owing to banks	17,979 02	
14. Other liabilities (description specified), viz		
Liabilities to the public		704,619 63
Total liabilities		1,450,253 76

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,332,071 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	56,804 00	
9. Otherwise secured (description specified), viz		
Total		1,838,875 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	982 00	
14. School section securities—present cash value		
15. Loan companies' debentures	30,388 00	
16. Office furniture and fixtures	250 00	
17. Cash on hand	1,649 57	
18. Cash in banks	28,109 19	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		61,378 76
Total assets		1,450,253 76

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A.D. 1877	.....
2. Dividend declared during the year—6 per cent and amount	39,840 41
3. Amount loaned during the year	229,833 40
4. Amount received from borrowers during the year	296,891 85
5. Amount received from depositors during the year	1,054,773 76
6. Amount repaid to depositors during the year	1,052,155 30
7. Amount borrowed for purposes of investment	683,529 87
8. Securities given for such amount—Debentures and deposit receipts	.....
9. Debentures issued by the company during the year	42,579 97
10. Debentures repaid by the company during the year	49,742 88
11. Debentures of the company which will mature within one year	46,990 00
12. Rate of interest borne by outstanding debentures—4·251 p. c.	.....
13. Average rate of interest paid for money borrowed—	
Debentures 4·35 per cent	.....
Debenture stock— per cent	.....
Deposits—3·761 per cent	.....
14. Total amount of interest paid and accrued during the year	29,869 10
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	9,432 83
16. Estimated value of real estate under mortgage	2,490,529 00
17. Amount overdue and in default of mortgages	3,714 00
18. Amount of mortgages payable by instalments	1,035,911 00
19. Amount invested and secured by mortgage deeds	1,332,071 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 6	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	13,966 61
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	1,450,253 76
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not lower than investments were calculated to yield	.....
26. Estimated average rate mortgages or other securities respectively yield—5 11/12 per cent	.....
27. Estimated average rate current during the year—6 per cent.	
28. Estimated average rate mortgages or other securities were originally calculated to yield—from 4 to 10 per cent	.....

Attested by

C. A. KINGSTON,
Auditor.

M. J. KENT,
Manager.

Before

E. JONES PARKE,
Justice of the Peace.

LONDON, 26th January, 1898.

STATEMENT of the Affairs of the Ontario Loan and Debenture Company on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 53, REVISED STATUTES OF UPPER CANADA.

CAPITAL STOCK.

President—JOHN MCCLARY.
Vice-President—ARTHUR S. EMERY.

CAPITAL AUTHORIZED.....Not limited.
CAPITAL SUBSCRIBED.....$2,000,000.

Manager—WILLIAM F. BULLEN.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,000,000 00	
2. Capital stock subscribed ($1,000,000), upon which has been paid	200,000 00	
3. Accumulating stock		
4. Reserve fund	480,000 00	
5. Dividends declared and unpaid	39,000 00	
6. Profits on accumulating stock		
7. Unappropriated profits	9,310 67	
Liabilities to stockholders		1,728,310 67
8. Deposits	558,418 28	
9. Debentures payable in Canada	213,688 00	
10. Debentures payable elsewhere	1,446,769 85	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	16,408 69	
13 Owing to banks		
14. Other liabilities (description specified), viz.:—		
Liabilities to the public		2,235,284 82
Total liabilities		3,963,595 49

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,279,511 21	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	53,794 74	
9. Otherwise secured (description specified,) viz. :		
Total		3,333,305 95
B. Property owned—		
10. Dominion securities—present cash value		
11 Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	22,209 47	
14. School section securities—present cash value		
15. Loan companies debentures	8,230 75	
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	381,387 71	
19. Office premises	72,000 00	
20 Loans secured on real estate held for sale	113,427 79	
21. Other property (description specified), present cash value :— Real estate foreclosed and owned	33,033 82	
Total property owned		630,289 54
Total assets		3,963,595 49

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—October, 1870	.....
2. Dividend declared during the year, 6¼ per cent and amount.	78,000 00
3. Amount loaned during the year	458,286 44
4. Amount received from borrowers during the year	892,579 42
5. Amount received from depositors during the year	611,904 84
6. Amount repaid to depositors during the year	577,359 76
7. Amount borrowed for purposes of investment	2,218,876 13
8. Securities given for such amount—The company's debentures and receipts	.....
9. Debentures issued by the company during the year	435,048 99
10. Debentures repaid by the company during the year	651,275 18
11. Debentures of the company which will mature within one year	296,049 67
12. Rate of interest borne by outstanding debentures, 3½, 3¾, 4, 4¼, 4½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 3·89 per cent	.....
Debenture stock, per cent	.....
Deposits, 3·78 per cent	.....
14. Total amount of interest paid and accrued during the year.	89,096 20
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	24,851 67

16. Estimated value of real estate under mortgage	6,870,800 60
17. Amount overdue and in default of mortgages	214,297 17
18. Amount of mortgages payable by instalments	1,489,367 88
19. Amount invested and secured by mortgage deeds	3,292,939 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 29	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	92,026 47
22. Value of mortgaged property held for sale	113,427 79
23. Amount chargeable against such property	113,427 79
24. Present cash value of investments on mortgages and other securities	3,963,595 49
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The same rate at which the money was advanced	.....
26. Estimated average rate mortgages or other securities respectively yield—5·80 per cent	.....
27. Estimated average rate current during the year—5·49 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield – 5·80 per cent	.....

Attested by

WM. F. BULLEN,
Manager and Sec.-Treas.
A. M. SMART,
Auditor.

Before
A. O. JEFFERY,
A Commissioner, &c.
LONDON, 26th February, 1898.

STATEMENT of the Affairs of the People's Building and Loan Association of London, Ont., on 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE CORPORATIONS ACT, PROVINCE OF ONTARIO.

CAPITAL STOCK.

President—Judge EDWARD ELLIOTT.
Vice-President and Man.-Dir.—A. A. CAMPBELL.

CAPITAL AUTHORIZED..... $5,000,000.
CAPITAL SUBSCRIBED..... 1,066,700.

Sec.-Treasurer—WM. SPITTAL.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	19,100 00	
2. Capital stock subscribed ($24,600) upon which has been paid	8,509 29	
3. Accumulating stock	207,332 72	
4. Reserve fund	2,500 00	
5. Dividends declared and unpaid		
6. Accumulating stock, accrued interest and premium	4,384 52	
7. Contingent fund and unappropriated profits	607 82	
Liabilities to stockholders		242,434 35
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11 Debenture stock		
12. Interest on deposits debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz. :		
Liabilities to the public		
Total liabilities		242,434 35

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	200,314 29	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	12,338 00	
9. Otherwise secured (description specified), viz. :—		
Accrued interest $5,055.10; Instalm't dues in course coll'n 2,920.29; Expense fund 485.42	8,460 81	
Total		221,113 10
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	390 08	
17. Cash on hand	2,488 63	
18. Cash in bank	10,548 28	
19. Office premises		
20. Loans secured on Real estate held for sale	7,894 26	
21. Other property (description specified), present cash value		
Total property owned		21,321 25
Total assets		242,434 35

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—June 17th 1892	.....
2. Dividend declared during the year—permanent, 6 p. c.; prepaid, 8 p. c.; instalment, 11 p. c., and amount	.....
3. Amount loaned during the year on real estate, $83,695.82; shares, $11,913	95,608 82
4. Amount received from borrowers during the year, real estate loans $31,448.95; shares, $7,081	38,529 95
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount—Debentures and receipts	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, per cent	.....
14. Total amount of interest paid and accrued during the year	.....
15. Expenses during the year, Aug. 31, '96 to Dec. 31, '97, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	13,833 32
16. Estimated value of real estate under mortgage	376,200 00
17. Amount overdue and in default of mortgages	7,894 46
18. Amount of mortgages payable by instalment	205,369 39
19. Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 4	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	7,800 00
22. Value of mortgaged property held for sale	8,000 00
23. Amount chargeable against such property	7,894 26
24. Present cash value of investments on mortgages and other securities	242,434 35
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield, $10\frac{4}{5}$ and $6\frac{1}{4}$ per cent	.....
27. Estimated average rate current during the year, $10\frac{4}{5}$ and $6\frac{1}{4}$ per cent	.....
28 Estimated average rate mortgages or other securities were originally calculated to yield, $10\frac{4}{5}$ and $6\frac{1}{4}$	.....

Attested by

ARCHIBALD A. CAMPBELL,
Vice-Pres't and Man'g Director.

WILLIAM SPITTAL,
Secretary-Treasurer,

Before

CHAS. H. IVEY,
A Commissioner, etc.

LONDON, 17th March, 1898.

STATEMENT of the Affairs of the Atlas Loan Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—HON. R. HARCOURT.
Vice-President—W. H. MURCH.

CAPITAL AUTHORIZED.....$2,000,000.
CAPITAL SUBSCRIBED..... 1,000,000.

Manager—A. E. WALLACE.
Head Office—St. Thomas, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	157,450 00	
2. Capital stock subscribed ($842,550), upon which has been paid	142,550 00	
3. Accumulating stock		
4. Reserve fund	45,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	543 83	
Liabilities to stockholders		345,543 83
8. Deposit receipts and debentures	301,833 33	
9. Debentures payable in Canada	115,900 00	
10. Debentures payable elsewhere	16,752 58	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		434,485 91
Total liabilities		780,029 74

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	718,820 90	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures	350 00	
8. Loans to shareholders on their stock	7,816 00	
9. Otherwise secured (description specified), viz.:—		
Debenture suspense account	400 00	
Total		727,386 90
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	39,272 83	
19. Office premises	8,500 00	
20. Loans secured on real estate held for sale	4,870 01	
21. Other property (description specified), present cash value		
Total property owned		52,642 84
Total assets		780,029 74

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, August, 1887	.....
2. Dividend declared during the year 6 per cent and amount	17,912 00
3. Amount loaned during the year	214,266 50
4. Amount received from borrowers during the year	195,818 20
5. Amount received from depositors during the year	495,204 66
6. Amount repaid to depositors during the year	464,238 96
7. Amount borrowed for purposes of investment	434,485 91
8. Securities given for such amount—The assets of the company	.....
9. Debentures issued by the company during the year	46,413 32
10. Debentures repaid by the company during the year	24,053 43
11. Debentures of the company which will mature within one year	887 00
12. Rate of interest borne by outstanding debentures, 4, 4½, 4½ and 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4·35 per cent	.....
Debenture stock per cent	.....
Deposits, 3·82 per cent	.....
14. Total amount of interest paid and accrued during the year	14,898 45
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,543 72
16. Estimated value of real estate under mortgage	1,175,000 00
17. Amount overdue and in default of mortgages	9,683 12
18. Amount of mortgages payable by instalments	646,233 41
19 Amount invested and secured by mortgage deeds	723,690 91
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 14	.....
21. Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	28,200 00
22. Value of mortgaged property held for sale, about	4,870 01
23. Amount chargeable against such property	4,870 01
24. Present cash value of investments on mortgages and other securities	780,029 74
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The rate each security bears	.....
26. Estimated average rate mortgages or other securities respectively yield, 6·16 per cent	.....
27. Estimated average rate current during the year, 6·08 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, 5½ to 8 per cent	.....

Attested by

A. E. WALLACE,
Manager.

J. LOGG,
Accountant.

Before

A. M. CRIMMON,
A Commissioner, &c.

ST. THOMAS, 24th February, 1898.

STATEMENT of the Affairs of the Elgin Loan and Savings Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 22 VIC., CHAP. 53.

CAPITAL STOCK.

President—D. McLARTY.
Vice-President—JNO. BAIRD.

CAPITAL AUTHORIZED.....$625,000.
CAPITAL SUBSCRIBED..... 625,000.

Manager—GEO. ROWLEY.
Head Office—St. Thomas, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($625,000) upon which has been paid	229,493 78	
3. Accumulating stock		
4. Reserve fund	19,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	781 12	
Liabilities to stockholders		249,274 90
8. Deposits	151,953 15	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		151,953 15
Total liabilities		401,228 05

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	333,184 52	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6 School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	8,025 54	
9. Otherwise secured (description specified) viz.:		
Total		341,210 06
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	20,458 94	
19. Office premises		
20. Loans secured on real estate held for sale	37,091 80	
21. Other property (description specified), present cash value— Farm and timber lands	2,467 25	
Total property owned		60,017 99
Total assets		401,228 05

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th April, 1879	.....
2. Dividend declared during the year—5½ per cent and amount..	12,573 68
3. Amount loaned during the year	22,644 75
4. Amount received from borrowers during the year	61,668 38
5. Amount received from depositors during the year	194,610 09
6. Amount repaid to depositors during the year	170,871 91
7. Amount borrowed for purposes of investment—Deposits only	151,953 15
8. Securities given for such amount—No special security	
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent.	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits——About 4·10 per cent	.....
14. Total amount of interest paid and accrued during the year..	5,857 55
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,966 91
16. Estimated value of real estate under mortgage—About	560,000 00
17. Amount overdue and in default of mortgages—About	52,000 00
18. Amount of mortgages payable by instalments—About	210,000 00
19. Amount invested and secured by mortgage deeds	370,276 32
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	37,091 80
23. Amount chargeable against such property	37,091 80
24. Present cash value of investments on mortgages and other securities	401,228 05
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they bear with few exceptions	.....
26. Estimated average rate mortgages or other securities respectively yield—About 5·65 per cent	.....
27. Estimated average rate current during the year—About 5·50 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—About 6 per cent	.....

Attested by

D. McLARTY,
President.

GEO. ROWLEY,
Manager.

Before
S. PRICE.
Notary Public.

ST. THOMAS, 23rd February, 1898.

STATEMENT of the Affairs of the Southern Loan and Savings Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 22 VIC. CHAP. 53 ONT.

CAPITAL STOCK.

President—WILLIAM MICKLEBOROUGH.
Vice-President—THOMAS STACEY.

CAPITAL AUTHORIZED..... $400,000 00.
CAPITAL SUBSCRIBED..... 400,000 00.

Manager—JOHN WALKER STEWART.
Head Office—ST. THOMAS, ONTARIO.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	400,000 00	
2. Capital stock subscribed ( ) upon which has been paid		
3. Accumulating stock		
4. Reserve fund	52,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	5,036 33	
Liabilities to stockholders		457,036 33
8. Deposits	372,749 04	
9. Debentures payable in Canada	56,400 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	1,155 54	
13. Owing to banks	1,775 70	
14. Other liabilities (description specified), viz :		
Liabilities to the public		432,080 28
Total liabilities		889,116 61

Assets.	$ cts.	$ cts.
A. Current loans on—		
1. Real estate	840,221 38	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	7,565 19	
9. Otherwise secured (description specified) viz. :		
Total		847,786 57
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	261 10	
19. Office premises		
20. Loans secured on real estate held for sale	41,068 94	
21. Other property (description specified), present cash value		
Total property owned		41,330 04
Total assets		889,116 61

MISCELLANEOUS STATEMENTS.

1 Date of company or society's establishment, 1870	.....
2. Dividend declared during the year, 6 per cent and amount	24,000 00
3. Amount loaned during the year	77,632 94
4. Amount received from borrowers during the year (principle and interest)	142,406 72
5. Amount received from depositors during the year, including interest capitalized	377,460 42
6. Amount repaid to depositors during the year, interest not capitalized $840.35 not included	422,693 62
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	49,300 00
10. Debentures repaid by the company during the year	3,000 00
11. Debentures of the company which will mature within one year	24,050 00
12. Rate of interest borne by outstanding debentures, 4¼ and 4½ p.c.	
13. Average rate of interest paid for money borrowed :—	
Debentures—4·33 per cent	.....
Debenture stock	.....
Deposits—3·76 per cent	.....
14. Total amount of interest paid and accrued during the year	16,691 19
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,480 59

16. Estimated value of real estate under mortgage	1,453,980 00
17. Amount overdue and in default of mortgages and not extended by consent	20,989 30
18. Amount of mortgages payable by instalments	665,346 23
19. Amount invested and secured by mortgage deeds	881,290 32
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 14	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	28,769 44
22. Value of mortgaged property held for sale	41,068 94
23. Amount chargeable against such property	41,068 94
24. Present cash value of investments on mortgages and other securities	888,855 51
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they yield	.....
26. Estimated average rate mortgages or other securities respectively yield 5·93 p.c.	.....
27. Estimated average rate current during the year 5·85 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield 5 to 8 p. c	.....

Attested by

WILLIAM MICKLEBOROUGH,
President.

JOHN WALKER STEWART,
Manager.

Before
DAVID MCLAWS,
J. P. in and for the County Elgin.

ST. THOMAS, 12th February, 1898.

STATEMENT of the Affairs of the Southwestern Farmers and Mechanics Savings and Loan Society on the 31st Dec., 1897.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—E. W. GUSTIN, M.D.
Vice-President—M. A. GILBERT.

CAPITAL AUTHORIZED ..... Unlimited.
CAPITAL SUBSCRIBED ..... $193,800.

Manager—W. E. LEONARD.
Head Office—St. Thomas.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up.	186,800 00	
2. Capital stock subscribed ($7,000), upon which has been paid	4,592 49	
3. Accumulating stock		
4. Reserve fund	14,000 00	
5. Dividends declared and unpaid	5,603 05	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits.	2,338 57	
Liabilities to stockholders		213,334 11
8. Deposits	214,641 36	
9. Debentures payable in Canada	79,400 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	1,645 46	
13. Owing to banks		
14. Other liabilities (description specified) viz.:		
Liabilities to the public		295,686 82
Total liabilities		509,020 93

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	460,560 33	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	438 53	
9. Otherwise secured (description specified), viz.:		
Total		460,998 86
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	13,302 68	
19. Office premises		
20. Loans secured on real estate held for sale	17,345 00	
21. Other property (description specified), present cash value—		
Deposit receipt of Imperial Bank, now overdue $10,282 42		
Deposit in Southern Loan Co., St. Thomas, on call 7,091 97	17,374 39	
Total property owned		48,022 07
Total assets		509,020 93

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—18th Feb., 1875.		.....
2. Dividend declared during the year 6 per cent, and amount...		11,367 63
3. Amount loaned during the year		83,115 00
4. Amount received from borrowers during the year		88,534 98
5. Amount received from depositors during the year		274,482 66
6. Amount repaid to depositors during the year		281,182 72
7. Amount borrowed for purposes of investment—Deposits and debentures only		.....
8. Securities given for such amount (no special security)		.....
9. Debentures issued by the company during the year		47,300 00
10. Debentures repaid by the company during the year		36,300 00
11. Debentures of the company which will mature within one year		31,700 00
12. Rate of interest borne by outstanding debentures, 4·40 per cent.		.....
13. Average rate of interest paid for money borrowed during the year :—		
Debentures, 4·34 per cent.		.....
Debenture stock— per cent.		.....
Deposits— 3·77 per cent.		.....
14. Total amount of interest paid and accrued during the year on deposits		8,295 55
15. Expenses during the year, including commission on deposits	$3,036 69	
Expenses during the year including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,689 91	
		5,726 60

16. Estimated value of real estate under mortgage	771,600 00
17. Amount overdue and in default of mortgages	43,354 87
18. Amount of mortgages payable by instalments	363,652 33
19. Amount invested and secured by mortgage deeds, exclusive of real estate on hand	460,560 33
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 7	.....
21 Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	19,995 00
22. Value of mortgaged property held for sale	17,345 00
23. Amount chargeable against such property	17,345 00
24. Present cash value of investments on mortgages and other securities	478,343 86
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they yield	.....
26. Estimated average rate mortgages or other securities respectively yield - 5·784 per cent (real estate not included).	.....
27. Estimated average rate current during the year—5·68 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield - 5 to 8 per cent	.....

Attested by

E. W. GUSTIN,
President.

W. E. LEONARD,
Manager.

Before
DAVID McLAWS, *J.P.*

ST. THOMAS, 26th February, 1898.

STATEMENT of The Star Loan Company, on the 31st August, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE REVISED STATUTES OF ONTARIO, 164.

CAPITAL STOCK.

President—HON. D. MILLS, Minister of Justice.
Vice-Presidents— J. P. FINLAY. C. B. SPOHN.

CAPITAL AUTHORIZED.....$270,000 00.
CAPITAL SUBSCRIBED..... 270,000 00.

MANAGER—D. M. TAIT.
Head Office—St. Thomas, (No other offices.)

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	220,500 00	
2. Capital stock subscribed ($..... upon which has been paid.	.....	
3. Accumulating stock	21,501 28	
4. Reserve fund	15,000 00	
5. Dividends declared and unpaid	.....	
6. Profits on accumulating stock	8,000 00	
7. Contingent fund and unappropriated profits for reduction building	100 00	
Liabilities to stockholders	.....	265,101 28
8. Deposits	204,097 58	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	.....	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:— Law accounts, etc	150 00	
Liabilities to the public	.....	204,247 58
Total liabilities	.....	469,348,86

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	431,078 75	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	402 06	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	15,199 32	
9. Otherwise secured (description specified), viz.:	.....	
Total	.....	446,680 13
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities present cash value	.....	
14. School section securities present cash value	.....	
15. Loan companies stock	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	.....	
18. Cash in bank Imperial	13,938 49	
19. Office premises	2,400 00	
20. Loans secured on real estate held for sale	6,009 76	
21. Other property (description specified), present cash value:— Rents earned $320 48	320 48	
Total property owned	.....	22,668 73
Total assets	.....	469,348 86

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, Aug. 31, 1881	.....
2. Dividend declared during the year, 6 per cent and amount	14,338 92
3. Amount loaned during the year	48,617 33
4. Amount received from borrowers during the year	43,719 83
5. Amount received from depositors during the year	142,490 23
6. Amount repaid to depositors during the year	132,373 42
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures per cent	
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	
Debenture stock— per cent	.....
Deposits, $4\frac{87}{100}$ per cent	.....
14. Total amount of interest paid and accrued during the year	7,865 42
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,307 76
16. Estimated value of real estate under mortgage as near as possible	630,000 00
17. Amount overdue and in default of mortgages, overdue payments agree to wait for a time	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	452,689 89
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	3,870 77
22. Value of mortgaged property held for sale included in A 1 assets	6,009 76
23. Amount chargeable against such property the full amount in 21 and 22	.....
24. Present cash value of investments on mortgages and other securities, cash included	469,348 86
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—6 per cent	.....
27. Estimated average rate current during the year—about 6 p.c.	
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

CHARLES B. SPOHN,
Vice-President.

D. M. TAIT,
Manager.

Before

JOHN B. DAVIDSON,
A Notary Public in and for Ontario.

City of St. Thomas, 12th February, 1898.

R

STATEMENT of the Affairs of the Hamilton Provident and Loan Society, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 53, CON. STATUTES OF UPPER CANADA.

CAPITAL STOCK.

President—GEORGE H. GILLESPIE.
Vice-President—A. T. WOOD, M.P.

CAPITAL AUTHORIZED.....$3,000,000.
CAPITAL SUBSCRIBED..... 1,500,000.

Manager—C. FERRIE.
Head Office—Hamilton.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up..	1,000,000 00	
2. Capital stock subscribed ($500,000), upon which has been paid 20 per cent	100,000 00	
3. Accumulating stock	.....	
4. Reserve fund	300,000 00	
5. Dividends declared and unpaid	33,000 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits..	47,398 21	
Liabilities to stockholders	.....	1,480,398 21
8. Deposits	805,009 19	
9. Debentures payable in Canada	252,437 87	
10. Debentures payable elsewhere	699.680 41	
11. Debenture stock	427,049 99	
12. Interest on deposits, debentures and debenture stock	13,879 58	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.: Balances due borrowers	12,596 66	
Liabilities to the public	.....	2,210,653 70
Total liabilities	.....	3,691,051 91

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate..	3,282,537 36	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	2,253 50	
9. Otherwise secured (description specified), viz	.....	
Total..	.....	3,284,790 86
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	15,418 60	
13. Township, town or village securities—present cash value	66,500 22	
14. School section securities–present cash value	2,505 70	
15. Loan companies' debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	5,010 37	
18. Cash in bank	152,800 16	
19. Office premises	96,526 00	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value:— Special deposits.....$60,000 00; Otherwise acquired 7,500 00	67,500 00	
Total property owned..	.....	406,261 05
Total assets	.....	3,691,051 91

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Sept., 1871	.....
2. Dividend declared during the year—6 per cent and amount	66,000 00
3. Amount loaned during the year	461,346 31
4. Amount received from borrowers during the year	741,133 42
5. Amount received from depositors during the year	466,536 26
6. Amount repaid to depositors during the year	507,838 81
7. Amount borrowed for purposes of investment	2,184,177 46
8. Securities given for such amount.—debentures and receipts for deposits	.....
9. Debentures issued by the company during the year	70,643 32
10. Debentures repaid by the company during the year	78,046 64
11. Debentures of the company which will mature within one year	350,799 60
12 Rate of interest borne by outstanding debentures—$3\frac{1}{2}$, $3\frac{3}{4}$, 4, and $4\frac{1}{4}$ per cent	.....
13. Average rate of interest paid for money borrowed 3·67 :—	
Debentures—3·93 per cent	.....
Debenture stock—4 per cent	.....
Deposits— 3·20 per cent	.....
14. Total amount of interest paid and accrued during the year	80,409 09
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	27,240 44
16. Estimated value of real estate under mortgage	7,330,965 00
17. Amount overdue and in default of mortgages	69,533 26
18. Amount of mortgages payable by instalments	2,314,538 24
19. Amount invested and secured by mortgage deeds	3,282,537 36
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 35	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	71,163 20
22. Value of mortgaged property held for sale	266,006 95
23. Amount chargeable against such property	266,006 95
24. Present cash value of investments on mortgages and other securities	3,691,051 91
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—not lower than investments were calculated to yield	.....
26. Estimated average rate mortgages or other securities respectively yield—5·76 per cent	.....
27. Estimated average rate current during the year—5 96 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—5·76 per cent	.....

Before
P. M. Bankier,
A Notary Public.
Hamilton, 22nd February, 1898.

Attested by
GEO. H. GILLESPIE,
President.
C. FERRIE,
Treasurer.

STATEMENT of the Affairs of the Landed Banking and Loan Company, on 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 53, CON. STAT. U. C.

CAPITAL STOCK.

President—MATTHEW LEGGAT.
Vice-President—JOHN WALDIE.

CAPITAL AUTHORIZED..... $700,000.
CAPITAL SUBSCRIBED..... 700,000.

Manager—C. W. CARTWRIGHT.
Head Office—Hamilton.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	674,100 00	
2. Capital stock subscribed ($700,000), upon which has been paid		
3. Accumulating stock	8,949 44	
4. Reserve fund	160,000 00	
5. Dividends declared and unpaid	20,211 46	
6. Profits on accumulating stock	5,049 48	
7. Contingent fund and unappropriated profits	6,064 77	
Liabilities to stockholders		874,375 15
8. Deposits	455,486 24	
9. Debentures payable in Canada	452,488 84	
10. Debentures payable elsewhere	246,605 21	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	9,122 77	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Directors, auditors, valuators, etc	1,513 97	
Liabilities to the public		1,165,217 03
Total liabilities		2,039,592 18

Assets.	$ cts.	$ cts.
A. Current loans on—		
1. Real estate	1,847.520 05	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		1,847,520 05
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	11,632 37	
13. Township, town or village securities—present cash value	41,658 76	
14. School section securities—present cash value	3,360 00	
15. Loan companies debentures	5,046 06	
16. Office furniture and fixtures		
17. Cash on hand	8,370 32	
18. Cash in bank	40.099 34	
19. Office premises		
20. Loans secured on real estate held for sale	81,905 28	
21. Other property (description specified), present cash value		
Total property owned		192,072 13
Total assets		2,039,592 18

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—February, 1877.	.....
2. Dividend declared during the year 6 per cent, and amounnt..	41,207 53
3. Amount loaned during the year..	346,674 11
4. Amount received from borrowers during the year.	420,761 72
5. Amount received from depositors during the year	876,042 42
6. Amount repaid to depositors during the year	919,723 73
7. Amount borrowed for purposes of investment	1,154,580 29
8. Securities given for such amount—Debentures, deposit receipts and pass books	.....
9. Debentures issued by the company during the year	80,774 16
10. Debentures repaid by the company during the year	30,456 66
11 Debentures of the company which will mature within one year..	214,895 16
12. Rate of interest borne by outstanding debentures, 4·29 per cent.	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4·29 per cent	.....
Debenture stock, per cent	.....
Deposits, 3·022 per cent	.....
14. Total amount of interest paid and accrued during the year...	44,123 70
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	15,027 26
16. Estimated value of real estate under mortgage	3,180,247 00
17. Amount overdue and in default of mortgages..	36,474 48
18. Amount of mortgages payable by instalments	34,272 01
19. Amount invested and secured by mortgage deeds	1,847,520 05
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	15 00
21. Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	35,856 16
22 Value of mortgaged property held for sale	81,905 28
23. Amount chargeable against such property	81,905 28
24. Present cash value of investments on mortgages and other securities	2,039,592 18
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value, 3⅝ to 10 per cent...	.....
26. Estimated average rate mortgages or other securities respectively yield, 6·27 per cent..	.....
27. Estimated average rate current during the year, 6·001 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, 3⅝ to 10 per cent	.....

Attested by

C. W. CARTWRIGHT,
Treasurer.

W. F. FINDLAY,
Auditor.

Before

S. C. MEWBURN,
A Commissioner, &c.

HAMILTON, 26th February, 1898.

STATEMENT of the Affairs of the Hamilton Mutual Building Society, on the 30th November, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O.

CAPITAL STOCK.

President—ALFRED WARD.
Vice-President—W. J. MORDEN.

CAPITAL AUTHORIZED.....$600,000
CAPITAL SUBSCRIBED..... 539,400

Manager—WALTER ANDERSON.
Head Office—100 King St. E., Hamilton.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($539,400), upon which has been paid	41,328 55	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	21,924 91	
Liabilities to stockholders		63,253 46
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		
Total liabilities		63,253 46

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	58,337 12	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		58,337 12
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	23 32	
18. Cash in bank	193 13	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		
Interest accrued on bank deposits $ 51 00	4,699 89	
Arrears at debit of members bearing interest at 6 per cent per annum 4,648 89		
Total property owned		4,916 34
Total assets		63,253 46

MISCELLANEOUS STATEMENTS.

1. Date of Company or society's establishment—1st Dec., 1890	
2. Dividend declared during the year per cent and amount	
3. Amount loaned during the year	13,100 00
4. Amount received from borrowers during the year	6,459 13
5. Amount received from depositors during the year	
6. Amount repaid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12 Rate of interest borne by outstanding debentures, per cent	
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	
Debenture stock, per cent	
Deposits, per cent	
14. Total amount of interest paid and accrued during the year	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	702 20
16. Estimated value of real estate under mortgage	84,362 00
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	58,337 12
19. Amount invested and secured by mortgage deeds	58,337 12
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	63,253 46
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield, 5½ per cent	
27. Estimated average rate current during the year, 5½ per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

ALFRED WARD,
President.

WALTER ANDERSON,
Secretary-Treasurer.

Before

JAMES DICKSON,
A Commissioner, &c.

HAMILTON, 30th May, 1898.

STATEMENT of the Affairs of the Huron and Lambton Loan and Savings Company on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—JAMES FLINTOFT, Sheriff.
Vice-President—JOHN A. MACKENZIE, County Judge.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED..... 399,200.

Manager—J. C. DOUGLAS.
Head Office—Sarnia, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	307,950 00	
2. Capital stock subscribed ($48,100) upon which has been paid	9,620 00	
3. Accumulating stock	12,602 28	
4. Reserve fund	48,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	2,728 53	
Liabilities to stockholders		380,900 81
8. Deposits	316,976 74	
9. Debentures payable in Canada	25,050 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on debentures	416 06	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		342,442 80
Total liabilities		723,343 61

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	550,320 36	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	35,336 20	
9. Otherwise secured (description specified, viz.:		
Total		585,656 56
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	5,000 00	
13. Township, town or village securities—present cash value	32,605 64	
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	125 00	
17. Cash on hand	1,346 26	
18. Cash in bank	91,110 15	
19. Office premises	7,500 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		137,687 05
Total assets		723,343 61

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, A.D., 1877	.....
2. Dividend declared during the year 6 per cent and amount	19,802 66
3. Amount loaned during the year	91,546 50
4. Amount received from borrowers during the year	131,337 71
5. Amount received from depositors during the year	396,646 83
6. Amount repaid to depositors during the year	325,006 69
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	10,100 00
10. Debentures repaid by the company during the year	3,890 00
11. Debentures of the company which will mature within one year	3,000 00
12. Rate of interest borne by outstanding debentures, 4 per cent	.....
13. Average rate of interest paid for money borrowed :—	
Debentures, 4·06 per cent	.....
Debenture stock, per cent	.....
Deposits, 3½ per cent	.....
14. Total amount of interest paid and accrued during the year	9,994 26
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,066 50
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	550,320 36
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	11,945 03
23. Amount chargeable against such property	14,445 03
24. Present cash value of investments on mortgages and other securities	620,762 20
25. Rate or rates per cent at which the future payments are discounted in ascertaining present cash value—Rates they bear	.....
26. Estimated average rate mortgages or other securities respectively yield—5½ per cent	.....
27. Estimated average rate current during the year—5¼ per cent	
28. do do mortgages or other securities were originally calculated to yield	.....

Attested by

JAMES FLINTOFT,
President.

J. CAMERON DOUGLAS,
Manager.

Before

D. BARR, *J.P.*

SARNIA, Ont., 15th February, 1898.

STATEMENT of the Affairs of the Industrial Mortgage and Savings Company, on the 31st day of December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF STATUTES OF ONTARIO, 1897.

CAPITAL STOCK.

President—J. F. LISTER, Q.C., M.P.
Vice-President—

CAPITAL AUTHORIZED..... $ 500,000.
CAPITAL SUBSCRIBED..... 335,000.

Manager—J. S. SYMINGTON. Esq.
Head Office—Sarnia.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($335,000), upon which has been paid	317,494 61	
3 Accumulating stock (instalment)		
4. Reserve fund	45,211 56	
5. Dividends declared and unpaid	9,493 25	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,000,00	
Liabilities to stockholders		373,199 42
8. Deposits	345,183 48	
9. Debentures payable in Canada	109,175 47	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	11,485 57	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		465,844 52
Total liabilities		839,043 94

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	760,445 31	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan company debentures		
8. Loans to shareholders on their stock	15,191 74	
9. Otherwise secured (description specified) viz.:		
Total		775,637 05
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	26,942 75	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	500 00	
17. Cash on hand	10,834 85	
18. Cash in bank	25,129 29	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		63,406 89
Total assets		839,043 94

MISCELLANEOUS STATEMENTS.

1.	Date of company or society's establishment—A. D., 1889		
2.	Dividend declared during the year, 6 per cent, and amount	18,618 32	
3.	Amount loaned during the year	224,345 72	
4.	Amount received from borrowers during the year	174,150 21	
5.	Amount received from depositors during the year	457,090 70	
6.	Amount repaid to depositors during the year	406,457 30	
7.	Amount borrowed for purposes of investment		
8.	Securities given for such amount		
9.	Debentures issued by the company during the year	52,382 50	
10.	Debentures repaid by the company during the year	32,857 68	
11.	Debentures of the company which will mature within one year	38,022 66	
12.	Rate of interest borne by outstanding debentures—$3\frac{1}{2}$, $3\frac{3}{4}$, 4 and $4\frac{1}{2}$ per cent		
13.	Average rate of interest paid for money borrowed—		
	Debentures, 4·20 per cent		
	Debenture stock, per cent		
	Deposits, 3·07 per cent		
14.	Total amount of interest paid and accrued during the year	14,356 67	
15	Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,089 33	
16.	Estimated value of real estate under mortgage		
17.	Amount overdue and in default on mortgages		
18.	Amount of mortgages payable by instalments		
19.	Amount invested and secured by mortgage deeds		760,445 31
20.	Number of mortgages upon which compulsory proceedings have been taken during the past year		
21.	Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		
22.	Value of mortgaged property held for sale		
23.	Amount chargeable against such property		
24.	Present cash value of investments on mortgages and other securities		802,579 80
25.	Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value at rates they bear		
26.	Estimated average rate mortgages or other securities respectively yield $5\frac{1}{2}$		
27.	Estimated average rate current during the year $5\frac{1}{4}$		
28	Estimated average rate mortgages or other securities were originally calculated to yield		

Attested by

Before
JOHN COWAN,
A Commissioner, &c.
SARNIA, 1st March, 1898.

J. F. LISTER,
President.
J. S. SYMINGTON,
Manager.

STATEMENT of the Affairs of the Lambton Loan and Investment Company, on the 30th day of June, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF STATUTES OF CANADA, 9 VIC., CAP. 90.

CAPITAL STOCK.

President—CHARLES MACKENZIE.
Vice-President—ISAAC UNSWARTH.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED..... 500,000.

Manager—ANTROBUS C. CLARK.
Head Office—Sarnia.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up.....see below	.....	
2. Capital stock subscribed ($500,000.00) upon which has been paid	499,603 51	
3. Accumulating stock	.....	
4. Reserve fund	250,000 00	
5. Dividends declared and unpaid	.....	
6 Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	15,905 06	
Liabilities to stockholders	.....	765,508 57
8. Deposits	494,473 43	
9. Debentures payable in Canada	122,797 68	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	2,274 07	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz :—	.....	
Liabilities to the public	.....	619,545 18
Total liabilities	.....	1,385,053 75

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,238,762 06	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loan to shareholders on their stock	18,230 72	
9. Otherwise secured (description specified, viz.:	.....	
Total	.....	1,256,992 78
B. Property owned—		
10. Dominion securities—present cash value	.....	
11 Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	46,791 63	
14. School sec securities—present cash value	461 25	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	7,792 47	
18. Cash in bank	55,465 62	
19. Office premises	6,000 00	
20. Loans secured on real estate held for sale	11,550 00	
21. Other property (description specified), present cash value:		
Total property owned	.....	128,060 97
Total assets	.....	1,385,053 75

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment A.D., 1847	.....	16. Estimated value of real estate under mortgage	1,984,000 00
2. Dividend declared during the year—8 per cent and amount	39,964 32	17. Amount overdue and in default of mortgages	17,200 00
3. Amount loaned during the year	162,225 92	18. Amount of mortgages payable by instalments	.....
4. Amount received from borrowers during the year	235,785 01	19. Amount invested and secured by mortgage deeds	1,250,312 06
5. Amount received from depositors during the year	401,241 77	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	.....
6. Amount repaid to depositors during the year	389,374 50	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	3,161 86
7. Amount borrowed for purposes of investment	617,271 11	22. Value of mortgaged property held for sale	11,950 00
8. Securities given for such amount—passbooks and debentures and first lien on assets of company	.....	23. Amount chargeable against such property	11,550 00
9. Debentures issued by the company during the year	31,222 68	24. Present cash value of investments on mortgages and other securities	1,385,053 75
10. Debentures repaid by the company during the year	44,625 00	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value as rates they bear	.....
11. Debentures of the company which will mature within one year	42,397 68	26. Estimated average rate mortgages or other securities respectively yield - 5·9 per cent	.....
12. Rate of interest borne by outstanding debentures—3·92 p. c.	.....	27. Estimated average rate current during the year—5¼ per cent.	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—from 5 to 7 per cent	.....
Debentures—3 92 per cent	.....		
Debenture stock— per cent	.....		
Deposits 3·072 per cent	.....		
14. Total amount of interest paid and accrued during the year	74,045 98		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6,666 39		

Attested by

CHARLES MACKENZIE,
President.

ANTROBUS C. CLARK,
Manager and Secretary-Treasurer.

Before

JULIUS P. BUCKE,
A Commissioner, H. C. J.

SARNIA, 25th February, 1898.

STATEMENT of the Affairs of the Home Building and Savings Association of Ottawa, on the 31st December, 1897.

(As required to be furnished by the Department of Finance).

INCORPORATED UNDER THE PROVISIONS OF R.S.O. CAP. 169, SEC. 2.

CAPITAL STOCK.

President—JOHN R. ARMSTRONG.
Vice-President—A. P. BRADLEY.

CAPITAL AUTHORIZED..... $1,000,000.
CAPITAL SUBSCRIBED..... 346,000.

Secretary-Treasurer—C. A. DOUGLAS.
Head Office—52 Sparks St., Ottawa.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($346,000) upon which has been paid, including arrears	91,924 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock	19,245 41	
7. Contingent fund and unappropriated profits	319 45	
Liabilities to stockholders		111,488 86
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Taxes and water rates on real estate	161 04	
Liabilities to the public		161 04
Total liabilities		111,649 90

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	86,671 13	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	10,890 00	
9. Otherwise secured (description specified) viz.:		
Total		97 561 13
B. Property owned—		
10. Dom. securities—present cash value		
11. Provin. securities—present cash value		
12. County or city do do		
13 Township, town or village securities—present cash value		
14. School section securities present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
8. Cash in bank	7,766 43	
19. Office premises		
20. Loans secured on real estate held for sale	3,614 74	
21. Other property (description specified), present cash value: Arrears due by members	2,707 60	
Total property owned		14,088 77
Total assets		111,649 90

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—24th June, 1890	.....
2. Dividend declared during the year, per cent, and amount	.....
3. Amount loaned during the year	39,968 78
4. Amount received from borrowers during the year	.....
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	5,134 36
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures per cent	.....
13. Average rate of interest paid for money borrowed:—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, per cent	.....
14. Total amount of interest paid and accrued during the year	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,482 96
16. Estimated value of real estate under mortgage	121,050 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	73 150 00
19. Amount invested and secured by mortgage deeds	13,521 13
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	3,000 00
23. Amount chargeable against such property	3,614 74
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities yield—$7\frac{1}{4}$ and $6\frac{1}{2}$ per cent	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

J. R. ARMSTRONG,
President,

C. A. DOUGLAS,
Secretary-Treasurer.

Before

W. D. HOGG,
A Commissioner, &c.

OTTAWA, 23rd February, 1898.

STATEMENT of the Affairs of the Metropolitan Loan and Savings Company of Ottawa, on the 31st December, 1897.

(As required to befurnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 22 VIC., CHAP. 53, CON. STATUTES UPPER CANADA.

CAPITAL STOCK.

President—H. V. NOEL.
Vice-President—JOHN MATHER.

CAPITAL AUTHORIZED $320,000 00
CAPITAL SUBSCRIBED 320,000 00

Manager—C. R. CUNNINGHAM.
Head Office—Ottawa.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($320,000) upon which has been paid	310,560 00	
3. Accumulating stock	31 93	
4. Reserve fund	30,000 00	
5. Dividends declared and unpaid	7,764 79	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	5,072 04	
Liabilities to stockholders		353,428 76
8. Deposits	64,518 54	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified) viz. :		
Liabilities to the public		64,518 54
Total liabilities		417,947 30

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	261,065 61	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	6,889 45	
9. Otherwise secured description specified) viz. :		
Total		267,955 06
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	460 00	
17. Cash on hand		
18. Cash in bank	32,461 73	
19. Office premises	20,590 00	
20 Loans secured on real estate held for sale	96,480 51	
21. Other property (description specified), present cash value :		
Total property owned		149,992 24
Total assets		417,947 30

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, August, 1870	.....
2. Dividend declared during the year, 5 per cent and amount	15,529 58
3. Amount loaned during the year	47,144 65
4. Amount received from borrowers during the year	47,843 68
5. Amount received from depositors during the year	73,555 81
6. Amount repaid to depositors during the year	33 519 74
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures per cent	.....
13. Average rate of interest paid for money borrowed	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, $3\frac{1}{2}$ per cent	.....
14. Total amount of interest paid and accrued during the year	1,052 28
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,120 98
16. Estimated value of real estate under mortgage	300,000 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	5,823 00
19. Amount invested and secured by mortgage deeds	255,242 61
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	6,300 00
22. Value of mortgaged property held for sale	103,000 00
23. Amount chargeable against such property	96,480 51
24. Present cash value of investments on mortgages and other securities	417,947 30
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value 6 to 7 p. c.	.....
26. Estimated average rate mortgages or other securities respectively yield, $6\frac{1}{2}$ per cent	.....
27. Estimated average rate current during the year, $6\frac{1}{4}$ per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, 6 to 7 per cent	.....

Attested by

H. V. NOEL,
President.

C. R. CUNNINGHAM,
Secretary.

Before

JOHN CHRISTIE,
A Notary Public.

OTTAWA, 23rd February, 1898.

STATEMENT of the Affairs of the Ottawa Trust and Deposit Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE JOINT STOCK COMPANIES ACT.

CAPITAL STOCK.

President—ALEXANDER FRASER.
1st Vice-President—GEORGE P. BROPHY.
2nd Vice-President—WARREN Y. SOPER.

CAPITAL AUTHORIZED—$500,000
CAPITAL SUBSCRIBED— 404,000

Manager—H. W. CHAMBERLAIN.
Head Office—Ottawa.

Liabilities.		$ cts.	$ cts.
1. Capital stock fully paid up			
2. Capital stock subscribed ($404,000), upon which has been paid 25 per cent		101,000 00	
3. Paid in anticipation of calls			
4. Reserve fund			
5. Dividends declared and unpaid			
6. Profits on accumulating stock			
7. Contingent fund and unappropriated profits		708 94	
Liabilities to stockholders			101,708 94
8. Deposits			
9. Debentures payable in Canada			
10. Debentures payable elsewhere			
11. Debenture stock			
12. Interest on deposits, debentures and debenture stock			
13. Owing to banks		13,551 93	
14. Other liabilities (description specified), viz.:			
Outstanding accounts	$ 446 50		
Mortgage on building and accrued interest	71,591 78		
Trust funds invested	51,602 50		
Interest	1,331 99		
Trust funds not invested	4,840 50		
		129,813 27	
Liabilities to the public			143,365 20

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		36,450 00	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock			
9. Otherwise secured (description specified) viz.:—			
Stocks of banks and other corporations	$ 15,152 50		
Interest accrued on mortgages	520 63		
		15,673 13	
Total			52,123 13
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School section securities present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures		16,516 77	
17. Cash on hand		21 55	
18. Cash in bank		40,184 20	
19. Office premises		132,574 17	
20. Loans secured on real estate held for sale			
21. Other property (description specified), present cash value—			

			Rental accrued and unpaid.$	1,403 97		
			Insurance paid in advance.	116 25		
			Expenses of organization...	1,659 10		
			Stationery	475 00		
					3,654 32	
			Total property owned			192,951 01
Total liabilities		245,074 14	Total assets			245,074 14

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Charter dated 23rd January, 1896		16. Estimated value of real estate under mortgage	53,700 00
2. Dividend declared during the year, per cent, and amount		17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	36,450 00	18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year		19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount repaid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	52,648 44
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—5·47	
12. Rate of interest borne by outstanding debentures— per cent		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield	
Debentures— per cent			
Debenture stock— per cent			
Deposits— per cent			
14. Total amount of interest paid and accrued during the year			
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers, including expenses of building	8,347 45		

Attested by

ALEXANDER FRASER,
President.

H. W. CHAMBERLAIN,
Secretary-Treasurer.

Before

J. BISHOP,
A Commissioner, &c.

OTTAWA, 8th June, 1898.

STATEMENT of the Affairs of the Frontenac Loan and Investment Society on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CONSOLIDATED STATUTES, U. C., CHAP. 53.

CAPITAL STOCK.

President—SIR R. J. CARTWRIGHT, K.C.M.G.
Vice-President—R. VASHON ROGERS, Q.C., L.L.D.

CAPITAL AUTHORIZED—Unlimited.
CAPITAL SUBSCRIBED—$200,000

Manager—THOMAS BRIGGS.
Head Office—KINGSTON, ONT.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	200,000 00	
2. Capital stock subscribed , upon which has been paid		
3. Accumulating stock		
4. Reserve fund	30,000 00	
5. Dividends declared and unpaid	5,247 50	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	7,033 09	
Liabilities to stockholders		242,280 59
8. Deposits	271,375 85	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.: Solicitor's fees	2 25	
Liabilities to the public		271,378 10

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	351,997 85	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8 Loans to shareholders on their stock	35,175 34	
9. Otherwise secured (description specified), viz :— Temporary loan on bank deposits receipt	5,124 93	
Total		392,298 12
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures	11,000 00	
16. Office furniture and fixtures	192 09	
17. Cash on hand	132 50	
18. Cash in bank	23,218 62	
19. Office premises	4,333 86	
20. Loans secured on real estate held for sale	39,989 62	
21. Other property (description specified), present cash value:		

			Agents at Winnipeg	36 46		
			Reserve fund investment	10,097 70		
			Real estate other than office premises	32,359 72		
					42,493 88	
			Total property owned			121,360 57
Total liabilities		513,658 69	Total assets			513.658 69

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th Dec., 1863.			16. Estimated value of real estate under mortgage		
2. Dividend declared during the year, 5 per cent, and amount		10,000 00	17. Amount overdue and in default of mortgages	76,458 21	61,184 46
3. Amount loaned during the year		30,685 35	Less amount overdue by consent	15,273 75	
4. Amount received from borrowers during the year		47,083 60	18. Amount of mortgages payable by instalments		391,987 47
5. Amount received from depositors during the year		263,755 96	19. Amount invested and secured by mortgage deeds		391,987 47
6. Amount repaid to depositors during the year		258,980 05	20. Number of mortgages upon which compulsory proceedings have been taken during the past year		
7. Amount borrowed for purposes of investment		271,375 85	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		
8. Securities given for such amount—The assets of the society			22. Value of mortgaged roperty held for sale approximately		37,000 00
9. Debentures issued by the company during the year			23. Amount chargeable against such property		39,989 62
10. Debentures repaid by the company during the year			24. Present cash value of investments on mortgages and other securities		490,079 02
11. Debentures of the company which will mature within one year			25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The rate which each loan bears		
12. Rate of interest borne by outstanding debentures, — per cent			26. Estimated average rate mortgages or other securities respectively yield—4·88 per cent		
13. Average rate of interest paid for money borrowed—			27. Estimated average rate current during the year—5·44 p. c.		
Debentures— per cent			28. Estimated average rate mortgages and other securities were originally calculated to yield 6·38 per cent		
Debenture stock— per cent					
Deposits—3·35 per cent					
14. Total amount of interest paid and accrued during the year		8,589 40			
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers		3,792 81			

Attested by

R. VASHON ROGERS,
Vice-President.

THOMAS BRIGGS,
Manager.

Before

JOHN MUDIE,
A Commissioner &c.

KINGSTON, 25th February, 1898.

STATEMENT of the Affairs of the Ontario Building and Savings Society, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CONSOLIDATED STATUTES, UPPER CANADA, CHAPTER 53.

CAPITAL STOCK.

President—C. V. PRICE.
Vice-President—EDWIN CHOWN.

CAPITAL AUTHORIZED.....$250,000.00.
CAPITAL SUBSCRIBED..... 250,000.00.

Manager—JAMES MCARTHUR.
Head Office Kingston.

Liabilities.	$ cts.	$ cts.
1 Capital stock fully paid up	250,000 00	
2. Capital stock subscribed ( ) upon which has been paid		
3 Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	6,311 25	
6 Profits on accumulating stock		
7. Contingent fund and Unappropriated Profits	15 742 09	
Liabilities to stockholders		272,053 34
8. Deposits	219,149 82	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Commissions and Loans, etc	46 00	
Liabilities to the public		219,195 82

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		320,591 14	
2. Dominion securities			
3. Provincial securities			
4. County or city securities		5,217 36	
5 Township, town or village securities			
6. School section securities			
7 Loan companies debentures			
8. Loans to shareholders on their stock		13,572 57	
9. Otherwise secured (description specified) viz.:—			
Other Debentures	$14,176 18		
" "	21,000 00		
Interest accured thereon	317 52		
		35,493 70	
Total			374,874 77
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12 County or city do do		26,914 17	
13. Township, town or village securities—present cash value		100 00	
14. School section securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures		86 57	
17. Cash on hand		86 81	
18. Cash in bank		42,252 68	
19. Office premises			
20. Loans secured on real estate held for sale		27,651 38	
21. Other property (description specified), present cash value			
Special deposits in loan company	$12,754 79		
Bank interest	114 58		
Sundry book debts	741 46		

			Real estate foreclosed	5,671 95	19,282 78
			Total property owned		116,374 39
Total liabilities		491,249 16	Total assets		491,249 16

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—26th June, 1874.		17. Amount overdue and in default of mortgages	105,993 10
2. Dividend declared during the year—5 per cent and amount (2 of 2½ per cent each.)	12,500 00	18. Amount of mortgages payable by instalments	201,091 44
		19. Amount invested and secured by mortgage deeds	348,242 52
3. Amount loaned during the year	75,128 94	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 8	
4. Amount received from borrowers during the year	98,377 94		
5. Amount received from depositors during the year	278,860 29	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	21,616 46
6. Amount repaid to depositors during the year	265,566 93		
7 Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	21,100 00
8. Securities given for such amount		23. Amount chargeable against such property	27,651 38
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	491,249 16
10. Debentures repaid by the company during the year			
11. Debentures of the company which will mature within one year.		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Interest added when payments become due on amounts originally advanced or balances remaining due. Accrued interest added at end of year	
12. Rate of interest borne by outstanding debentures— per cent.			
13. Average rate of interest paid for money borrowed—			
Debentures, per cent			
Debenture stock, — per cent			
Deposits, 3¼ per cent		26. Estimated average rate mortgages or other securities respectively yield—about 5 7/10 per cent	
14. Total amount of interest paid and accrued during the year	7,307 96		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,164 02	27 Estimated average rate current during the year—about 5¼ p.c.	
		28. Estimated average rate mortgages or other securities were originally calculated to yield 5 to 7 p. c.	
16. Estimated value of real estate under mortgage	512 900 00		

Attested by

JAMES McARTHUR,
Manager.
WILLIAM NEISH,
Auditor.

Before

DAVID PLEWES,
A Commissioner, etc.

KINGSTON, 26th February, 1898.

STATEMENT of the Affairs of the Central Canada Loan and Savings Company of Ontario, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES LETTERS PATENT ACT.

CAPITAL STOCK.

President—HON. GEO. A. COX.
Vice-Presidents—RICHD. HALL. F. G. COX.

CAPITAL AUTHORIZED ..... $5,000,000.
CAPITAL SUBSCRIBED ..... 2,500,000.

Manager—E. R. WOOD.
Head Office—Peterborough, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	937,500 00	
2. Capital stock, subscribed ($1,502,500), upon which has been paid, 20 per cent	312,500 00	
3. Accumulating stock		
4. Reserve fund	345,000 00	
5. Dividends declared and unpaid	18,750 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	30,241 92	
Liabilities to stockholders		1,643,991 92
8. Deposits	816,360 33	
9. Debentures payable in Canada	810,018 39	
10. Debentures payable elsewhere	2,061,844 66	
11. Debenture stock		
12. Interest on deposits, debentures	42,958 27	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Sundry accounts due by company	2,419 42	
Liabilities to the public		3,733,601 12

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate including interest due and accrued	1,722,671 19	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities	8,750 00	
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:— Collateral security of stocks, bonds and debentures other than above, including interest due and accrued	247,948 48	
Total		1,979,369 67
B. Property owned—		
10. Dominion securities—present cash value	245,219 16	
11. Provincial do do	350,580 55	
12. County or city do do		
13. Township, town or village securities—present cash value	49,791 33	
14. School section securities—present cash value	1,480 00	
15. Loan companies debentures		
16. Office furniture and fixtures	3,500 00	
17. Cash on hand	13,544 79	
18. Cash in banks	58,874 09	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value:—		

			22. Real estate absolutely foreclosed	$ 78.621 92		
			23. Stocks, bonds and debentures other than above, including interest or dividends accrued	2,593,940 64		
			24. Sundry accounts due to company	2,670 89	2,675,233 45	
			Total property owned			3,398,223 37
Total liabilities		5,377,593 04	Total assets			5,377,593 04

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st April, 1884		16. Estimated value of real estate under mortgage	3 237,613 50
2. Dividend declared during the year, 6 per cent and amount	75,000 00	17. Amount overdue and in default of mortgages	35,001 28
3. Amount loaned during the year	1,230,047 36	18. Amount of mortgages payable by instalments	37,023 38
4. Amount received from borrowers during the year, principal and interest	2,098,556 13	19. Amount invested and secured by mortgage deeds	1,650,753 87
5. Amount received from depositors during the year	1,998,032 69	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 12	
6. Amount repaid to depositors during the year	1,943,370 60	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	41,592 00
7. Amount borrowed for purposes of investment	3,731,181 70	22. Value of mortgaged property held for sale	
8. Securities given for such amount—Debentures, deposit receipts and savings department pass books		23. Amount chargeable against such property	
9. Debentures issued by the company during the year	770,646 83	24. Present cash value of investments on mortgages and other securities	5,377,593 04
10. Debentures repaid by the company during the year	823,639 90	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates they bear	
11. Debentures of the company which will mature within one year	177,748 16	26. Estimated average rate mortgages or other securities respectively yield—6 per cent	
12. Rate of interest borne by outstanding debentures—3¾, 4, 4¼, 4½ and 5 per cent		27. Estimated average rate current during the year—6 p.c	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—5 to 10 per cent	
Debentures, 4·37 per cent			
Debenture stock, 4 per cent			
Deposits, 4 per cent			
14. Total amount of interest paid and accrued during the year	150,102 02		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	29,760 68		

Attested by

Before
E. T. MALONE,
A Commissioner, etc.
TORONTO, 5th April, 1898.

GEO. A. COX,
President.
E. R. WOOD,
Manager.

STATEMENT of the Affairs of the Toronto Savings and Loan Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF ONTARIO JOINT STOCK COMPANIES LETTERS PATENT ACT.

CAPITAL STOCK.

President—HON. GEO. A. COX.
Vice-Presidents—RICHARD HALL and A. A. COX.

CAPITAL AUTHORIZED.....$2,000,000.
CAPITAL SUBSCRIBED..... 1,000,000.

Manager—W. G. MORROW.
Head Office—Peterborough.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	500,000 00	
2. Capital stock subscribed ($500,000) upon which has been paid	100,000 00	
3. Accumulating stock		
4. Reserve fund	110,000 00	
5. Dividends declared and unpaid	18,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	5,193 53	
Liabilities to stockholders		733,193 53
8. Deposits includidg interest	222,640 46	
9. Debentures payable in Canada	637,512 46	
10. Debentures payable elsewhere	8,273 33	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	17,091 81	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
15 Sundry accounts due by company	1,818 39	
Liabilities to the public		887,336 45

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		78,196 51	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock			
9. Otherwise secured (description specified), viz.:			
Total			78,196 51
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School sec. securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures			
17. Cash on hand		1,293 37	
18. Cash in bank		39,043 42	
29. Office premises			
20. Loans secured on real estate held for sale			
21. Other property (description specified), present cash value—			
22. Real estate owned by company, including rents due and accrued	$592,661 88	1,501,996 68	
23. Stocks and bonds, with accrued dividends	907,455 60		
24. Sundry accounts due to company	1,879 20		

Total liabilities		1,620,529 98	Total property owned		1,542,333 47
			Total assets		1,620,529 98

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th June, 1885		16. Estimated value of real estate under mortgage	166,480 00
2. Dividend declared during the year—6 per cent and amount	36,000 00	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	52,163 17	18. Amount of mortgages payable by instalments	1,273 37
4. Amount received from borrowers during the year—Principal, $3,352.71; interest, $1,783.84	5,136 55	19. Amount invested and secured by mortgage deeds	76,460 46
5. Amount received from depositors during the year	262,224 09	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount repaid to depositors during the year	193,807 68	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment	865,750 49	22. Value of mortgaged property held for sale	
8. Securities given for such amount—Company's debentures, pass books and deposit receipts		23. Amount chargeable against such property	
9. Debentures issued by the company during the year	127,346 30	24 Present cash value of investments on mortgages and other securities	1,620,529 98
10. Debentures repaid by the company during the year	134,947 73	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year	101,999 90	26. Estimated average rate mortgages and other securities respectively yield—5½ per cent	
12. Rate of interest borne by outstanding debentures—4·46 p. c.		27. Estimated average rate current during the year—5·97 per cent	
13. Average rate of interest paid for money borrowed—		28 Estimated average rate mortgages or other securities were originally calculated to yield—5½ per cent	
Debentures—4·46 per cent			
Debenture stock— per cent			
Deposits—4 per cent			
14. Total amount of interest paid and accrued during the year	36,218 22		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,196 31		

Attested by

RICHARD HALL,
Vice-President.

W. G. MORROW,
Manager.

Before

W. B. JOHNSTON,
Notary Public.

PETERBOROUGH, 24th February, 1898.

STATEMENT of the Affairs of the Owen Sound Building and Savings Society, on the 31st October, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF REVISED STATUTES OF ONTARIO7, 1887, CAP. 169.

CAPITAL STOCK.

President—C. A. FLEMING.
Vice-President—JOHN HARRISON.

CAPITAL AUTHORIZED.....
CAPITAL SUBSCRIBED..... $99,950

Manager—W. A. BISHOP.
Head Office—Owen Sound.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($97,950), upon which has been paid 44,573 57		
3. Accumulating stock	44,573 57	
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock	14,575 36	
7. Contingent fund and unappropriated profits	5,118 32	
Liabilities to stockholders		64,267 25
8. Deposits	6,690 57	
9. Debentures payable in Canada		
10 Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	107 64	
13. Owing to banks	3,375 73	
14. Other liabilities (description specified), viz.: Due persons	54 00	
Liabilities to the public		10,227 94
Total liabilities		74,495 19

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	67,573 58	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	5,320 66	
9. Otherwise secured (description specified) viz.:		
Total		72,894 24
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale	1,574 00	
21. Other property (description specified), present cash value:— Fines	26 95	
Total property owned		1,600 95
Total assets		74,495 19

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—27th March, 1889	.....
2. Dividend declared during the year—4 per cent and amount.....	2,157 67
3. Amount loaned during the year.....	8,440 04
4. Amount received from borrowers during the year.....	13,786 00
5. Amount received from depositors during the year.....	4,776 00
6. Amount repaid to depositors during the year.....	9,501 36
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year.....	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	
13. Average rate of interest paid for money borrowed—	.....
Debentures, per cent.....	.....
Debenture stock, per cent.....	.....
Deposits 4¼ per cent.....	.....
14. Total amount of interest paid and accrued during the year...	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	824 69

16. Estimated value of real estate under mortgage.....	.....
17. Amount overdue and in default of mortgages.....	.....
18. Amount of mortgages payable by instalments.....	.....
19. Amount invested and secured by mortgage deeds.....	67,573 58
20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 1	.....
21. Aggregate amount of mortgages on which compulsory proceeding have been taken during the past year.....	403 50
22. Value of mortgaged property held for sale.....	1,574 00
23. Amount chargeable against such property.....	1,574 00
24. Present cash value of investments on mortgages and other securities	72,894 24
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value.....	.....
26. Estimated average rate mortgages or other securities respectively yield—7·89 per cent.....	.....
27. Estimated average rate current during the year—7·89 per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield about 8 p.c.....	.....

Attested by

W. A. BISHOP,
Manager.

C. A. FLEMING,
President.

Before

A. D. CREASOR,
A Notary Public.

OWEN SOUND, 18th March, 1898.

STATEMENT of the Affairs of the Grey and Bruce Loan Company of Owen Sound, Ont., on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, R.S.O., 1887.

CAPITAL STOCK.

President—S. J. PARKER, ESQ.
Vice-President—ROBERT MCKNIGHT, ESQ.,

CAPITAL AUTHORIZED..... $500,000.
CAPITAL SUBSCRIBED..... 444.050.

Manager—WM. P. TELFORD.
Head Office—Owen Sound, Ontario.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	133,450 00	
2. Capital stock subscribed ($310,600) upon which has been paid	65,670 00	
3. Accumulating stock		
4. Reserve fund	7,000 00	
5. Dividends declared and unpaid	5,915 12	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	713 35	
Liabilities to stockholders		212,748 47
8. Deposits	48,157 70	
9. Debentures payable in Canada	120,210 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on debentures	3,376 63	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Due on loans in course of completion and interest	6,073 90	
Liabilities to the public		177,818 23
Total liabilities		390,566 70

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	379,717 17	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	2,008 54	
9. Otherwise secured (description specified), viz.:		
Total		381,725 71
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	38 00	
17. Cash on hand	275 70	
18. Cash in bank	7,479 16	
19. Office premises		
20. Loans secured on real estate held for sale	988 13	
21. Other property (description specified), present cash value		
Books	60 00	
Total property owned		8,840 99
Total assets		390,566 70

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—April 15th, 1889	.....
2. Dividend declared during the year, 6 per cent and amount	11,751 22
3. Amount loaned during the year	47,198 04
4. Amount received from borrowers during the year	41,137 26
5. Amount received from depositors during the year	73,436 52
6. Amount repaid to depositors during the year, principal and interest	69,306 51
7. Amount borrowed for purposes of investment—total of debentures and deposits	168,367 70
8. Securities given for such amount—the assets of the company	.....
9. Debentures issued by the company during the year	24,310 00
10. Debentures repaid by the company during the year	13,600 00
11. Debentures of the company which will mature within one year	18,100 00
12. Rate of interest borne by outstanding debentures, 4, $4\frac{1}{2}$, $4\frac{3}{4}$ and 5 per cent	
13. Average rate of interest paid for money borrowed—	
Debentures— 4·784 per cent	.....
Debenture stock — per cent	.....
Deposits - 3·587 per cent	.....
14. Total amount of interest paid and accrued during the year on deposits and debentures	10,189 59
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,932 85
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments—all straight loans	.....
19 Amount invested and secured by mortgage deeds	379,717 17
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	3,300 00
22. Value of mortgaged property held for sale	988 13
23. Amount chargeable against such property	988 13
24. Present cash value of investments on mortgages and other securities	382,713 84
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value not discounted	.....
26. Estimated average rate mortgages or other securities respectively yield—6 to 7 per cent	.....
27. Estimated average rate current during the year--6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield 6 to 7 per cent	.....

Attested by

S. J. PARKER,
President.

WM. P. TELFORD,
Manager.

Before

JNO. ARMSTRONG,
A Commissioner, &c.

OWEN SOUND, 26th February, 1898.

STATEMENT of the Affairs of the British Mortgage Loan Company of Ontario on the 31st December, 1897.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO COMPANIES ACT.

CAPITAL STOCK.

President—The Hon. THOMAS BALLANTYNE.
Vice-President—SAMUEL STREET FULLER.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED..... 450,000.

Manager—WILLIAM BUCKINGHAM.
Head Office—Stratford.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	162,400 00	
2. Capital stock subscribed ($287,600), upon which has been paid	154,104 68	
3. Accumulating stock		
4. Reserve fund	100,000 00	
5. Dividends declared and unpaid	9,491 66	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,368 58	
Liabilities to stockholders		427,364 92
8. Deposits	559,084 13	
9. Debentures payable in Canada	60,100 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, and debentures	15,587 66	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		634,771 79
Total liabilities		1,062,136 71

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	998,769 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	8,286 00	
9. Otherwise secured (description specified), viz.:		
Total		1,007,055 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	35,907 71	
19 Office premises	11,000 00	
20. Loans secured on real estate held for sale	8,174 00	
21. Other property (description specified), present cash value		
Total property owned		55,081 71
Total assets		1,062,136 71

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—October, 1877	.....
2. Dividend declared during the year—6 per cent and amount	18,960 64
3 Amount loaned during the year	294,814 31
4. Amount received from borrowers during the year	317,921 77
5. Amount received from depositors during the year	608.824 81
6. Amount repaid to depositors during the year	554,401 75
7. Amount borrowed for purposes of investment	629,256 66
8. Securities given for such amount—The assets of the company	.....
9. Debentures issued by the company during the year	20,431 85
10. Debentures repaid by the company during the year	25,000 00
11. Debentures of the company which will mature within one year	30,600 00
12. Rate of interest borne by outstanding debentures $4\frac{1}{2}$ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, $4\frac{1}{2}$ per cent	.....
Debenture stock, per cent	.....
Deposits, 3 per cent	.....
14. Total amount of interest paid and accrued during the year	22,914 46
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	5,930 38
16. Estimated value of real estate under mortgage	1,824,400 00
17. Amount overdue and in default of mortgages	13,913 00
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	1,006,943 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 4	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	14,473 00
22. Value of mortgaged property held for sale	8 174 00
23. Amount chargeable against such property	8,174 00
24. Present cash value of investments on mortgages and other securities	1,015,229 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value at the rates they respectively bear	.....
26. Estimated average rate mortgages or other securities respectively yield $5\frac{75}{100}$	.....
27. Estimated average rate current during the year—a fraction over $5\frac{3}{4}$ per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield $5\frac{75}{100}$	.....

Attested by

THOMAS BALLANTYNE,
President.

WM. BUCKINGHAM,
Manager.

Before
J. A. DAVIDSON,
A Commissioner, &c.

STRATFORD, 17th February, 1898.

STATEMENT of the Affairs of the Stratford Building and Savings Society, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER, R. S. O,

CAPITAL STOCK.

President—MICHAEL FRANK GOODWIN.

Vice-President—CHARLES PACKERT.

CAPITAL AUTHORIZED.....Unlimited.

CAPITAL SUBSCRIBED. { Permanent.....$8,500. Accumulating..... 171,800—$180,300.

Manager—DAVID B. BURRITT.

Head Office—Stratford, Ontario.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up—Accumulating....	16,000 00	
2. Capital stock subscribed ($8,500) upon which has been paid - Permanent.....	4,070 60	
3. Accumulating stock—Paid by instalment.....	44,159 32	
4. Reserve fund.....	.....	
5. Dividends declared and unpaid.....	25 40	
6. Profits on accumulating stock.....	7,573 49	
7. Contingent fund and unappropriated profits..	3,507 86	
Liabilities to stockholders.....	.....	75,336 67
8. Deposits.....	1,580 64	
9. Debentures payable in Canada.....	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock.....	.....	
12. Interest on deposits, debentures and debenture stock.....	36 60	
13. Owing to banks.....	4,000 00	
14. Other liabilities (description specified), viz.:		
Due on loans in process of completion..... $172 23		
Sundry petty accounts..... 12 30		
	184 53	
Liabilities to the public.....	.....	5,801 77

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate.....	76,665 00	
2. Dominion securities.....	.....	
3. Provincial securities.....	.....	
4. County or city securities.....	.....	
5. Township, town or village securities.....	.....	
6. School section securities.....	.....	
7. Loan companies debentures.....	.....	
8. Loans to shareholders on their stock.....	2,487 00	
9. Otherwise secured (description specified) viz.:.....	.....	
Total.....	.....	79,152 00
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value.....	.....	
14. School section securities—present cash value.....	.....	
15. Loan companies debentures.....	.....	
16. Office furniture and fixtures.....	229 55	
17. Cash on hand.....	195 81	
18. Cash in banks.....	67 92	
19. Office premises.....	.....	
20. Loans secured on real estate held for sale	805 69	
21. Other property (description specified), present cash value:—Sundry accrued interest and fines.. $536 13		
P. E. accounts, office, books and stationery..... 141 16		
Advanced insurance premium 10 18		
	687 47	

			Total property owned		1,986 44
Total liabilities		81,138 44	Total assets		81,138 44

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—23rd Aug., 1889.		17. Amount overdue and in default of mortgages	219 00
2. Dividend declared during the year—5 and 6 p. c. and amount	3,382 07	18. Amount of mortgages payable by instalments	63,070 69
3. Amount loaned during the year	29,135 57	19. Amount invested and secured by mortgage deeds	77,470 69
4. Amount received from borrowers during the year	19,841 94	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
5. Amount received from depositors during the year	7,113 78	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
6. Amount repaid to depositors during the year	6,025 99	22. Value of mortgaged property held for sale	1,500 00
7 Amount borrowed for purposes of investment	15,300 00	23. Amount chargeable against such property—$805.69 prin. $60.42 interest	866 11
8. Securities given for such amount—Personal bond of directors		24. Present cash value of investments on mortgages and other securities	79,957 69
9. Debentures issued by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—7 p. c.	
10. Debentures repaid by the company during the year		26. Estimated average rate mortgages or other securities respectively yield—7 per cent	
11. Debentures of the company which will mature within one year		27. Estimated average rate current during the year—7 per cent	
12. Rate of interest borne by outstanding debentures— per cent		28. Estimated average rate mortgages or other securities were originally calculated to yield—7½ per cent	
13. Average rate of interest paid for money borrowed—			
Debentures— per cent			
Debenture stock— per cent			
Deposits - 4 per cent			
14. Total amount of interest paid and accrued during the year	4,971 65		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	882 87		
16. Estimated value of real estate under mortgage	170,000 00		

Attested by

M. F. GOODWIN,
President.

D. B. BURRITT
Manager.

Before

J. M. DUGGAN,
A Notary Public.

STRATFORD, 25th February, 1898.

STATEMENT of the Affairs of the Ontario Permanent Building and Loan Association, on the 30th November, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169, R.S.O., 1887, AND THE LOAN CORPORATIONS ACT, 1897, 60 VIC. CHAP. 38.

CAPITAL STOCK.

President—DR. A. B. WELFORD.
Vice-Presidents—W. J. MILLICAN AND GEO. CALDBECK.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED..... 2,174,200.

Manager—R. W. BALL.
Head Office—Woodstock, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up—Class "D".....	72,600 00	
2. Capital stock subscribed ( ), upon which has been paid.....	.....	
3. Accumulating stock—Classes "A," "B," "B1" and "C".....	312,468 53	
4. Reserve fund.....	.....	
5. Dividends declared and unpaid—8 per cent on class "D" stock.....	3,714 20	
6. Profits on accumulating stock—Classes "A," "B," "B1" and "C".....	28,965 69	
7. Contingent Fund.....	520 46	
Liabilities to stockholders.....	.....	418,268 88
8. Deposits.....	.....	
9 Debentures payable in Canada.....	.....	
10. Debentures payable elsewhere.....	.....	
11. Debenture stock.....	.....	
12. Interest on deposits, debentures and debenture stock.....	.....	
13. Owing to banks.....	.....	
14. Other liabilities (description specified), viz.:—		
Borrowers:—Being amount of outstanding orders held in trust (as per contra) pending completion of buildings..... $8,375 00		
Imperial Trust Co. of Canada—Overdraft..... 10,036 12		
	18,411 12	
Liabilities to the public.....	.....	18,411 12
Total liabilities.....	.....	436,680 00

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate.....	425,400 00	
2. Dominion securities.....	.....	
3. Provincial securities.....	.....	
4. County or city securities.....	.....	
5. Township, town or village securities.....	.....	
6. School section securities.....	.....	
7. Loan companies debentures.....	2,005 00	
8. Loans to shareholders on their stock.....	.....	
9. Otherwise secured (description specified), viz.:.....	.....	
Total.....	.....	427,405 00
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value.....	.....	
14. School sec. securities—present cash value	.....	
15. Loan companies debentures.....	.....	
16. Office furniture and fixtures.....	.....	
17. Cash on hand.....	.....	
18. Cash in bank.....	.....	
19. Office premises.....	.....	
20. Loans secured on real estate held for sale	900 00	
21. Other property (description specified), present cash value:—		
Imperial Trust Co. of Canada—Amount of outstanding cheques held in trust to be paid to borrowers on completion of their buildings (as per contra).....	8,375 00	
Total property owned.....	.....	9,275 00
Total assets.....	.....	436,680 00

MISCELLANEOUS STATEMENTS.

1.	Date of company or society's establishment—15th September, 1892—Commenced business 1st December, 1892	.....
2.	Dividend declared during the year—8 p. c. and amount (on class "D" stock	3,714 20
3.	Amount loaned during the year ending 30th November, 1897	173,400 00
4.	Amount received from borrowers during the year	29,582 65
5.	Amount received from depositors during the year	.....
6.	Amount repaid to depositors during the year	.....
7.	Amount borrowed for purposes of investment—Imperial Trust Company of Canada—Overdraft	10,036 12
8.	Securities given for such amount	.....
9	Debentures issued by the company during the year	.....
10.	Debentures repaid by the company during the year	.....
11.	Debentures of the company which will mature within one year	.....
12.	Rate of interest borne by outstanding debentures, per cent	.....
13.	Average rate of interest paid for money borrowed—	
	Debentures— per cent	.....
	Debenture stock— per cent	.....
	Overdraft—Imperial Trust Co.—6 per cent	.....
14.	Total amount of interest paid and accrued during the year—on class "C" stock—	
	Accrued profit $19,375 73	
	Paid 10,410 25	
		29,785 98
15.	Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers—Provided for by separate fund and not including membership fees	7,680 35
16.	Estimated value of real estate under mortgage—Average rate loaned on appraised value 47·95 per cent	888,932 00
17.	Amount overdue and in default of mortgages	.....
18.	Amount of mortgages payable by instalments	425,400 00
19.	Amount invested and secured by mortgage deeds	426,300 00
20.	Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21.	Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	500 00
22.	Value of mortgaged property held for sale	1,500 00
23.	Amount chargeable against such property	900 00
24.	Present cash value of investments on mortgages and other securities	.....
25	Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26.	Estimated average rate mortgages or other securities respectively yield (6 p.c. interest and $4\frac{4}{5}$ p.c. premium)—10·80 per cent	.....
27.	Estimated average rate current during the year (6 p.c. interest and $4\frac{4}{5}$ p.c. premium)—10·80 per cent	.....
28.	Estimated average rate mortgages or other securities were originally calculated to yield (6 p.c. interest and $4\frac{4}{5}$ p.c. premium)—10·80 per cent	.....
	Total profits for 5th financial year ending 30th Nov., 1897.	33,562 63
	Total insurance held by company to cover loans	470,200 00

Attested by

A. BEVERLY WELFORD, M.D.,
President.

R. W. BALL,
General Manager.

Before

A. W. McKay,
A Commissioner, &c.

Woodstock, 26th February, 1898.

STATEMENT of the Affairs of the Oxford Permanent Loan and Savings Society, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ACT RESPECTING BUILDING SOCIETIES.

CAPITAL STOCK.

President—H. P. BROWN.
Vice-President—JOHN WHITE.

CAPITAL AUTHORIZED—$270,000
CAPITAL SUBSCRIBED— 270 000

Manager—MALCOLM DOUGLAS.
Head Office—Woodstock.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	232,450 00	
2. Capital stock subscribed ($37,550.00) upon which has been paid	7,659 34	
3. Accumulating stock		
4. Reserve fund	26,500 00	
5. Dividends declared and unpaid	7,274 49	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	500 00	
Liabilities to stockholders		274,383 83
8. Deposits	215,452 37	
9. Debentures payable in Canada	79,690 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debenture stock due and accrued as capitalized	11,835 34	
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Current accounts	103 47	
Liabilities to the public		307,081 18
Total liabilities		581,465 01

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	516,109 52	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	6,026 05	
9. Otherwise secured (description specified) viz.:		
Total		522,135 57
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures	10,198 00	
16. Office furniture and fixtures	175 00	
17. Cash in bank	25,547 55	
18. Cash on hand	1,894 26	
19. Office premises	7,500 00	
20. Loans secured on real estate held for sale	13,682 29	
21. Other property (description specified), present cash value— Rents	332 34	
Total property owned		59,329 44
Total assets		581,465 01

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1865	.....
2. Dividend declared during the year, 6 per cent, and amount	14,261 05
3. Amount loaned during the year	77,428 18
4. Amount received from borrowers during the year	79,055 48
5. Amount received from depositors during the year	303,489 66
6. Amount repaid to depositors during the year	295,719 77
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	44,190 00
10. Debentures repaid by the company during the year	13 059 91
11. Debentures of the company which will mature within one year	11,300 00
12. Rate of interest borne by outstanding debentures—4, 4½ and 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·32 per cent	.....
Debenture stock— per cent	.....
Deposits—3·81 per cent	.....
14. Total amount of interest paid and accrued during the year	11,414 43
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,961 86
16. Estimated value of real estate under mortgage	938,812 29

17. Amount overdue and in default of mortgages—		
Principal	$29,162 98	
Interest	9,643 11	
	$38,806 09	
Less	21,526 32	
with consent of society		17,279 77
18. Amount of mortgages payable by instalments		27,248 88
19. Amount invested and secured by mortgage deeds		529,826 81
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		2,362 39
22. Value of mortgaged property held for sale		13,682 29
23. Amount chargeable against such property		13,682 29
24. Present cash value of investments on mortgages and other securities		581,465 01
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rates as the respective mortgages bear		.....
26. Estimated average rate mortgages or other securities respectively yield—6·05		.....
27. Estimated average rate current during the year—5½ and 6 per cent		.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—5½ to 7½ per cent		.....

Attested by

HOMER P. BROWN,
President.

CHARLES L. BEARD,
Secretary-Treasurer.

Before

JAMES WHITE,
Justice of the Peace.

WOODSTOCK, 17th February, 1898.

STATEMENT of the Affairs of the Barrie Loan and Savings Company (Limited), on the 31st December, 1897.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF THE CANADIAN JOINT STOCK COMPANIES ACT, 1877.

CAPITAL STOCK.

President—N. DYMENT.
Vice-President—J. McL. STEVENSON.

CAPITAL AUTHORIZED.....$250,000.
CAPITAL SUBSCRIBED..... 250,000.

Manager—R. LAIDLAW.
Head Office—Barrie.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	117,500 00	
2. Capital stock subscribed ( ), upon which has been paid		
3. Accumulating stock		
4. Reserve fund	10,000 00	
5. Dividends declared and unpaid	3,525 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,959 43	
Liabilities to stockholders		134,984 43
8. Deposit	34,568 55	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		34,568 55
Total liabilities		169,552 98

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	164,060 94	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		164,060 94
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	361 81	
18. Cash in bank	5,130 23	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		5,492 04
Total assets		169,552 98

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—April 14, 1881	.....
2. Dividend declared during the year—6 per cent and amount	7,050 00
3. Amount loaned during the year	8,885 63
4. Amount received from borrowers during the year	26,426 07
5. Amount received from depositors during the year	15,786 80
6. Amount repaid to depositors during the year	21,402 50
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures per cent	
13. Average rate of interest paid for money borrowed—	
Debentures per cent	.....
Debenture stock per cent	.....
Deposits—4 per cent	.....
14. Total amount of interest paid and accrued during the year	1,535 51
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	925 97
16. Estimated value of real estate under mortgage	326,200 00
17. Amount overdue and in default of mortgages	1,693 87
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	164,060 94
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	12,700 00
22. Value of mortgaged property held for sale	18,500 00
23. Amount chargeable against such property	18,200 00
24. Present cash value of investments on mortgages and other securities	164,060 94
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they bear	.....
26. Estimated average rate mortgages or other securities respectively yield—6½ per cent	.....
27. Estimated average rate current during the year—6 per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—Same as they bear	.....

Before
F. A. Goth,
A Commissioner, &c.
Barrie, 7th February, 1898.

Attested by
NATHANIEL DYMENT,
President.
ROBERT LAIDLAW,
Manager.

STATEMENT of the Affairs of the Hastings Loan and Investment Society, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—Sir MACKENZIE BOWELL.
Vice-President—REV. AMOS CAMPBELL.

CAPITAL AUTHORIZED.....$250,000.
CAPITAL SUBSCRIBED..... 225,000.

Manager—J. P. C. PHILLIPS.
Head Office—Belleville.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($.....) upon which has been paid	219,149 44	
3. Accumulating stock		
4. Reserve fund	21,000 00	
5. Dividends declared and unpaid	6,571 22	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,266 98	
Liabilities to stockholders		249,987 64
8. Deposits	117,518 56	
9. Debentures payable in Canada	35,000 00	
10. Debentures payable elsewhere	48,666 67	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		201,185 23
Total liabilities		451,172 87

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	440,169 80	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	50 00	
9. Otherwise secured (description specified) viz.:		
Total		440,219 80
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value $76,616.12 included in above		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	1,074 30	
17. Cash on hand	747 94	
18. Cash in bank	9,130 83	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		10,953 07
Total assets		451,172 87

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th Jany, 1876	.....
2. Dividend declared during the year—6 per cent and amount..	13,140 70
3. Amount loaned during the year.....	26,308 68
4. Amount received from borrowers during the year.....	42,615 12
5. Amount received from depositors during the year.....	89,989 32
6. Amount repaid to depositors during the year.....	102,056 54
7. Amount borrowed for purposes of investment.....	102,056 54
8. Securities given for such amount—pass books.....	.....
9. Debentures issued by the company during the year.....	.....
10. Debentures repaid by the company during the year.....	.....
11. Debentures of the company which will mature within one year.	.....
12. Rate of interest borne by outstanding debentures—$4\frac{3}{4}$ per cent.....	.....
13. Average rate of interest paid for money borrowed—	
Debentures—$4\frac{3}{4}$ per cent.....	.....
Debenture stock— per cent.....	.....
Deposits – $3\frac{1}{2}$ per cent.....	.....
14. Total amount of interest paid and accrued during the year..	26,022 03
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	2,953 54

16. Estimated value of real estate under mortgage	807,218 00
17. Amount overdue and in default of mortgages	76,616 12
18. Amount of mortgages payable by instalments.	.....
19. Amount invested and secured by mortgage deeds.....	440,169 80
20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	10,400 00
22. Value of mortgaged property held for sale	76,616 12
23. Amount chargeable against such property.....	76,616 12
24. Present cash value of investments on mortgages and other securities.....	440,219 80
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—same as they bear.....	.....
26. Estimated average rate mortgages or other securities respectively yield, $6\frac{1}{4}$ per cent	.....
27. Estimated average rate current during the year—$6\frac{1}{4}$ p.c.....	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield.....	.....

Attested by

J. P. C. PHILLIPS,
Manager.

HERBERT GREAVES,
Auditor.

Before

WM. N. PONTON,
A Commissioner, &c.

BELLEVILLE, 26th February, 1898.

STATEMENT of the Affairs of the Royal Loan and Savings Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 164, R. S. O.

CAPITAL STOCK.

President—WM. WATT, SR.
Vice-President—J. W. DIGBY, M.D.

CAPITAL AUTHORIZED ..... $500,000.
CAPITAL SUBSCRIBED ..... 500,000.

Manager—R. S. SCHELL.
Head Office—Brantford.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	500,000 00	
2. Capital stock subscribed ( ), upon which has been paid		
3. Accumulating stock		
4. Reserve fund	100,000 00	
5. Dividends declared and unpaid	15,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	8,163 37	
Liabilities to stockholders		623,163 37
8. Deposits	318,968 76	
9. Debentures payable in Canada	414,686 61	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	6,822 33	
13. Owing to banks		
14. Other liabilities (description specified), viz...		
Liabilities to the public		770,477 70
Total liabilities		1,393,641 07

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1 Real estate	1,100,689 70	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	2,034 10	
9. Otherwise secured (description specified), viz.:		
Total		1,102,723 80
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	90,184 34	
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	1,915 35	
18. Cash in bank	91,444 02	
19. Office premises		
20. Loans secured on real estate held for sale	107,373 56	
21. Other property (description specified), present cash value		
Total property owned		290,917 27
Total assets		1,393,641 07

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—June 1st, 1876	.....
2. Dividend declared during the year—6 per cent and amount	30,000 00
3. Amount loaned during the year	134,235 74
4. Amount received from borrowers during the year	137,873 67
5. Amount received from depositors during the year	515,097 18
6. Amount repaid to depositors during the year	478,853 07
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	173,818 00
10. Debentures repaid by the company during the year	158,992 63
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, 4·206 p.c.	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4 per cent	.....
Debenture stock, per cent	.....
Deposits, 3 per cent	.....
14. Total amount of interest paid and accrued during the year	27,042 63
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers, including taxes, $505.62	6,870 50
16. Estimated value of real estate under mortgage	1,760,000 00
17. Amount overdue and in default of mortgages	7,932 82
18. Amount of mortgages payable by instalment	3,696 91
19. Amount invested and secured by mortgage deeds	1,100,689 70
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 11	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	33,630 00
22. Value of mortgaged property held for sale	108,524 79
23. Amount chargeable against such property	107,373 56
24. Present cash value of investments on mortgages and other securities	1,300,281 70
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—rate mortgage bears	.....
26. Estimated average rate mortgages or other securities respectively yield—5·276	.....
27. Estimated average rate current during the year—5·61	.....
28 Estimated average rate mortgages or other securities were originally calculated to yield, 6 to 7 per cent	.....

Attested by

R. S. SCHELL,
Secretary-Treasurer.

ARTHUR K. BUNNELL,
Auditor.

Before

GEO. H. MUIRHEAD,
A Commissioner, etc.

BRANTFORD, 16th February, 1898.

STATEMENT of the Affairs of the Brockville Loan and Savings Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF REVISED STATUTES OF ONTARIO.

CAPITAL STOCK.

President—W. H. COLE.
Vice-President—G. A. STARR.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 350,000.

Manager—D. B. JONES.
Head Office—Brockville.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($350,000), upon which has been paid	178,680 00	
3. Accumulating stock		
4. Reserve fund	16,000 00	
5. Dividends declared and unpaid	5,359 20	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,104 13	
Liabilities to stockholders		203,143 33
8. Deposits, including interest capitalized	228,652 91	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures, and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz		
Liabilities to the public		228,652 91
Total liabilities		431,796 24

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	379,000 49	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	1,922 69	
9. Otherwise secured (description specified), viz		
Total		380,923 18
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities–present cash value		
15. Loan companies' debentures		
16. Office furniture and fixtures	300 00	
17. Cash on hand	372 26	
18. Cash in bank	28,062 16	
19. Office premises		
20. Loans secured on real estate held for sale	22,138 64	
21. Other property (description specified), present cash value		
Total property owned		50,873 06
Total assets		431,796 24

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st July, 1885	.....
2. Dividend declared during the year—6 per cent and amount	10,396 23
3. Amount loaned during the year	57,524 68
4. Amount received from borrowers during the year	61,232 38
5. Amount received from depositors during the year	178,152 74
6. Amount repaid to depositors during the year	138,988 34
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures	.....
13. Average rate of interest paid for money borrowed—	
Debentures — per cent	.....
Debenture stock— per cent	.....
Deposits—4 per cent	.....
14. Total amount of interest paid and accrued during the year	8,027 08
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,187 89
16. Estimated value of real estate under mortgage	600,000 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	54,119 31
19. Amount invested and secured by mortgage deeds	401,139 13
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 6	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	10,491 00
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	22,138 64
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rate bourne	.....
26. Estimated average rate mortgages or other securities respectively yield— per cent	.....
27. Estimated average rate current during the year—6½ per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield— per cent	.....

Attested by

D. B. JONES,
Managing Director.

W. W. WOOD,
Secretary Treasurer.

Before

E. J. REYNOLDS,
A Commissioner, &c.

BROCKVILLE, 21st February, 1898.

STATEMENT of the Affairs of the Chatham Loan and Savings Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF AN ACT RESPECTING BUILDING SOCIETIES, BEING CHAP. 164 R. S. O.

CAPITAL STOCK.

President—ARCHIBALD BELL.
Vice-President—W. H STEVENS.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED..... 352,100.

Manager—S. F. GARDINER.
Head Office—Chatham, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	237,392 59	
2. Capital stock subscribed ($352,100), upon which has been paid—as above		
3. Accumulating stock		
4. Reserve fund	19,600 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		256,992 59
8. Deposits	301,540 53	
9. Debentures payable in Canada	16,269 46	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		317,809 99
Total liabilities		574,802 58

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	497,294 30	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified,) viz. :		
Total		497,294 30
B. Property owned—		
10. Dominion securities—present cash value		
11 Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	397 68	
17. Cash on hand	4,283 49	
18. Cash in bank	30,553 96	
19. Office premises	10,600 00	
20 Loans secured on real estate held for sale	31,673 15	
21. Other property (description specified), present cash value		
Total property owned		77,508 28
Total assets		574,802 58

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establsihment—28th Sept., 1881	.....
2. Dividend declared during the year—6 per cent and amount...	13,816 01
3. Amount loaned during the year.....	107,437 56
4. Amount received from borrowers during the year.....	83,570 04
5. Amount received from depositors during the year	503,832 16
6. Amount repaid to depositors during the year.....	435,974 16
7. Amount borrowed for purposes of investment	....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	4,788 39
10. Debentures repaid by the company during the year	4,660 00
11. Debentures of the company which will mature within one year	3,975 00
12. Rate of interest borne by outstanding debentures—4½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4½ per cent	.....
Debenture stock— per cent.....	.....
Deposits—3·80 per cent.....	.....
14. Total amount of interest paid and accrued during the year..	10,877 00
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	4,212 62
16. Estimated value of real estate under mortgage.....	1,129,700 00
17. Amount overdue and in default of mortgages.....	11,185 00
18. Amount of mortgages payable by instalments.....	55,988 56
19. Amount invested and secured by mortgage deeds, including accrued interest.....	497,294 30
20. Number of mortgages upon which compulsory proceedings have been taken during the past year. 4	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	5,060 52
22. Value of mortgaged property held for sale.....	33,300 00
23. Amount chargeable against such property.....	31,673 15
24. Present cash value of investments on mortgages and other securities	528,967 45
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The rate they bear	.....
26. Estimated average rate mortgages or other securities respectively yield—6·199.....	.....
27. Estimated average rate current during the year on mortgages—5·874	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6·199.....	.....

Attested by

A. BELL,
President.

S. F. GARDINER,
Secretary-Treasurer and Manager.

Before
JAMES GARDINER,
Justice of the Peace.

CHATHAM, 14th February, 1898.

STATEMENT of the Affairs of the Huron and Bruce Loan and Investment Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE LAWS OF ONTARIO, ON 17th APRIL, 1885.

CAPITAL STOCK.

President—FRANCIS JORDAN.
Vice-President—SAMUEL SLOANE.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 218,600.

Manager—HORACE HORTON.
Head Office—Goderich, Ontario.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	142,700 00	
2. Capital stock subscribed ($75,900.00) upon which has been paid	37,673 65	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	4,509 20	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,979 64	
Liabilities to stockholders		188,862 49
8. Deposits	73,973 30	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on Deposit (included in No. 8) debentures and debentures stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		73,973 30
Total liabilities		262,835 79

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	241,975 03	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		241,975 03
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	643 85	
17. Cash on hand	772 04	
18. Cash in bank	6,043 22	
19. Office premises		
20. Loans secured on real estate held for sale	13,401 65	
21. Other property (description specified), present cash value		
Total property owned		20,860 76
Total assets		262,835 79

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 17th April, 1885.	.....
2. Dividend declared during the year 5 per cent and amount.....	9,018 20
3. Amount loaned during the year.....	13,078 96
4. Amount received from borrowers during the year.....	36,704 33
5. Amount received from depositors during the year.....	75,352 56
6. Amount repaid to depositors during the year.....	85,377 97
7. Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	.....
10. Debentures repaid by the company during the year.	.....
11. Debentures of the company which will mature within one year.....	.....
12. Rate of interest borne by outstanding debentures per cent.	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent.....	.....
Debenture stock per cent.....	.....
Deposits, 4 per cent.....	.....
14. Total amount of interest paid and accrued during the year...	3,162 75
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	1,446 29
16. Estimated value of real estate under mortgage	320,500 00
17. Amount overdue and in default of mortgages–Int. included	47,190 00
18. Amount of mortgages payable by instalments.....	.....
19 Amount invested and secured by mortgage deeds—Regular loans $241,975.03 ; now held for sale $13,401.65.....	255,537 68
20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 1	.....
21. Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year.....	2,738 00
22. Value of mortgaged property held for sale—Cannot tell	.....
23. Amount chargeable against such property.....	13,401 65
24. Present cash value of investments on mortgages and other securities—Cannot tell.....	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—None decided upon.....	.....
26. Estimated average rate mortgages or other securities respectively yield, $5\frac{3}{4}$ per cent	.....
27. Estimated average rate current during the year, 5 to $5\frac{1}{2}$ per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, $6\frac{1}{2}$ per cent.....	.....

Attested by

FRANCIS JORDAN,
President.

HORACE HORTON,
Manager.

Before
R. C. HAYS,
A Commissioner, H. C. J., &c.

GODERICH, 26th February, 1898.

STATEMENT of the Affairs of the Guelph and Ontario Investment and Savings Society, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ACT RESPECTING BUILDING SOCIETIES (R. S. O. CHAP. 164--1887)—NOW THE LOAN CORPORATIONS ACT (60 VICT. CHAP. 38).

CAPITAL STOCK.

President—ALEXANDER BAIN PETRIE
Vice-President—ROBERT MELVIN.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED..... 720,000.

Manager—JOHN EDWARD MCELDERRY.
Head Office—Guelph.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	350,000 00	
2. Capital stock subscribed ($370,000) upon which has been paid	74,000 00	
3. Accumulating stock		
4. Reserve fund	155,125 80	
5. Dividends declared and unpaid	16,960 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	25 343 06	
Liabilities to stockholders		621,428 86
8. Deposits	495,070 11	
9. Debentures payable in Canada	539,118 07	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	17,144 43	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		1,051,332 61
Total liabilities		1,672,761 47

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,471,047 89	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures	665 77	
8. Loans to shareholders on their stock	8,904 27	
9. Otherwise secured (description specified) viz.:		
Total		1,480,617 93
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	1,050 73	
13. Township, town or village securities—present cash value	967 93	
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	139,713 40	
19. Office premises		
20. Loans secured on real estate held for sale	21,579 21	
21. Other property (description specified), property absolutely foreclosed	28,832 27	
Total property owned		192,143 54
Total assets		1,672,761 47

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment.....A.D. 1876	.....	16. Estimated value of real estate under mortgage.....	2,740,108 00
2. Dividend declared during the year, 8 per cent and amount...	33,901 90	17. Amount overdue and in default of mortgages.....	16,592 46
3. Amount loaned during the year.....	236,954 67	18. Amount of mortgages payable by instalments.....	294,620 35
4. Amount received from borrowers during the year.....	326,750 03	19. Amount invested and secured by mortgage deeds.....	1 492,627 10
5. Amount received from depositors during the year.....	870,074 97	20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 4	.....
6. Amount repaid to depositors during the year.....	812,146 54	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	9,838 91
7. Amount borrowed for purposes of investment.....	1,041,058 36	22. Value of mortgaged property held for sale.....	15,900 00
8. Securities given for such amount—Debentures and deposit receipts. No special security.....	.....	23. Amount chargeable against such property.....	21,579 21
9. Debentures issued by the company during the year.....	216,634 01	24. Present cash value of investments on mortgages and other securities.....	1,504,215 80
10. Debentures repaid by the company during the year.....	205,526 48	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not lower than they were originally calculated to yield.....	.....
11. Debentures of the company which will mature within one year	230,813 80	26. Estimated average rate mortgages or other securities respectively yield—5·721 per cent.....	.....
12. Rate of interest borne by outstanding debentures, 5, $4\frac{1}{2}$, $4\frac{1}{4}$, 4, and $3\frac{1}{2}$ per cent.....	.....	27. Estimated average rate current during the year—5·377 p.c...	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—5·721 per cent.....	.....
Debentures, 4·037 per cent.....	.....		
Debenture stock, per cent.....	.....		
Deposits, 2·964 per cent.....	.....		
14. Total amount of interest paid and accrued during the year.	35,181 55		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	10,138,23		

Attested by

J. E. McELDERRY,
Secretary-Treasurer.

J. W. KILGOUR,
Auditor.

Before
ROBT. MITCHELL,
A Commissioner, &c.

GUELPH, 28th February, 1898.

STATEMENT of the Affairs of the Victoria Loan and Savings Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O., 1887, CHAP. 169.

CAPITAL STOCK.

President—JOHN MAGWOOD.
Vice-President—W. H. CLARKE, M.D.

CAPITAL AUTHORIZED..... $300,000.
CAPITAL SUBSCRIBED..... 137,000.

Manager—JOHN MAGWOOD.
Head Office—Lindsay, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	37,000 00	
2. Capital stock subscribed ( ) upon which has been paid	44,389 79	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,394 49	
Liabilities to stockholders		82,784 28
8. Deposits	27,307 19	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	231 70	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		27,538 89
Total liabilities		110,323 17

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate and accrued interest	104,297 57	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loan to shareholders on their stock and accrued interest	1,359 68	
9. Otherwise secured (description specified) viz.:		
Total		105,657 25
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	662 18	
17. Cash on hand	873 58	
18. Cash in bank	3,130 16	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		4,665 92
Total assets		110,323 17

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st Oct., 1895..	.....
2. Dividend declared during the year, 6 per cent and amount...	3,223 05
3. Amount loaned during the year.....	69,126 08
4. Amount received from borrowers during the year.....	16,733 90
5. Amount received from depositors during the year	43,012 68
6. Amount repaid to depositors during the year.....	30,557 21
7. Amount borrowed for purposes of investment.....	8,945 74
8. Securities given for such amount—Mortgages assigned to municipalities for sinking fund.....	11,150 00
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year.....	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent.....	.....
Debenture stock— per cent.....	.....
Deposits— per cent.....	.....
14. Total amount of interest paid and accrued during the year...	938 28
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	699 23
16. Estimated value of real estate under mortgage.....	200,100 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments.....	67,402 96
19. Amount invested and secured by mortgage deeds.....	100,747 88
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.....	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	.....
22. Value of mortgaged property held for sale.....	.....
23. Amount chargeable against such property.....	.....
24. Present cash value of investments on mortgages and other securities.....	105,657 25
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value 5 to 8.....	.....
26. Estimated average rate mortgages or other securities respectively yield—6·25.....	.....
27. Estimated average rate current during the year—6·26.....	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield.....	.....

Attested by

JNO. MAGWOOD,
President and Manager.
JAMES LOW,
Secretary.

Before
R. J. McLaughlin,
A Commissioner, &c.
Lindsay, 14th February, 1898.

STATEMENT of the Affairs of the Niagara Falls Building, Savings and Loan Association, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169, REVISED STATUTES OF ONTARIO.

CAPITAL STOCK.

President—FRANK LEBLOND.
Vice-President—R. P. SLATER.

CAPITAL AUTHORIZED..... $260,000 00.
CAPITAL SUBSCRIBED..... 147,790 00.

Manager—EDITH EDMAND.
Head Office—Niagara Falls, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	8,170 00	
2. Capital stock subscribed ($139,620) upon which has been paid	29,211 25	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	3,677 44	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,747 60	
Liabilities to stockholders		42,806 29
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Cheques issued, not presented	11 25	
Liabilities to the public		11 25
Total liabilities		42,817 54

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	42,380 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz. :		
Total		42,380 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	150 00	
17. Cash on hand		
18. Cash in bank	287 54	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		437 54
Total assets		42,817 54

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 1st April, 1894		.....
2. Dividend declared during the year 8 per cent and amount on instalment stock	$2,031 32	
Dividend declared during the year 6 and 6½ per cent and amount on prepaid stock	306 27	
		2,337 59
3. Amount loaned during the year		12,740 00
4. Amount received from borrowers during the year—		
Principal	$7,874 25	
Interest	2,056 95	
		9,931 20
5. Amount received from depositors during the year		.....
6. Amount repaid to depositors during the year		.....
7. Amount borrowed for purposes of investment		7,150 00
8. Securities given for such amount—Notes of hand		.....
9. Debentures issued by the company during the year		.....
10. Debentures repaid by the company during the year		.....
11. Debentures of the company which will mature within one year		.....
12. Rate of interest borne by outstanding debentures, per cent.		.....
13. Average rate of interest paid for money borrowed :—		
Debentures, per cent		.....
Debenture stock, per cent		.....
Deposits, per cent		.....

14. Total amount of interest paid and accrued during the year—Bank interest and discount	57 62
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	524 52
16. Estimated value of real estate under mortgage	60,050 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments } 19. Amount invested and secured by mortgage deeds }	42,380 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities—All mortgages	34,348 25
25. Rate or rates per cent at which the future payments are discounted in ascertaining present cash value—6 per cent.	.....
26. Estimated average rate mortgages or other securities respectively yield—6 per cent	.....
27. Estimated average rate current during the year—6 per cent	.....
28. do do mortgages or other securities were originally calculated to yield—6 per cent	.....

Attested by

R. P. SLATER,
Vice-President.

EDITH EDMUND,
Secretary.

Before
JOHN ROBINSON,
A Commissioner, etc.

NIAGARA FALLS, Ont., 28th February, 1898.

STATEMENT of the Affairs of the Ontario Loan and Savings Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE GENERAL BUILDING SOCIETIES ACT AND AMENDMENTS.

CAPITAL STOCK.

President—W. F. COWAN.
Vice-President—W. F. ALLEN.

CAPITAL AUTHORIZED..... $300,000.
CAPITAL SUBSCRIBED..... 300,000.

Manager—T. H. MCMILLAN.
Head Office—Oshawa.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($300,000), upon which has been paid	299,430 53	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	75,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
	23,000 00	
Liabilities to stockholders		397,430 53
8. Deposits		
9. Debentures payable in Canada	265,403 10	
10. Debentures payable elsewhere	244,900 00	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		510,303 00

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		727,942 61	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock		5,293 95	
9. Otherwise secured (description specified) viz.:			
Total			733,236 56
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School sec. securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures		400 00	
17. Cash on hand		109 60	
18. Cash in bank		9,053 39	
19. Office premises		11,000 00	
20. Loans secured on real estate held for sale		38,000 00	
21. Other property (description specified), present cash value			
Real estate owned by company	$ 42,000 00		
93 shares Western Bank stock, trust	10,912 00		
220 shares company's own stock, trust	13,022 08		
Special dept. receipt Western bank	50,000 00		
		115,934 08	

Total liabilities		907,733 63	Total property owned		174,497 07
			Total assets		907,733 63

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—March, 1873		17. Amount overdue and in default of mortgages, say	38,000 00
2. Dividend declared during the year—6 per cent and amount	17,965 80	18. Amount of mortgages payable by instalments—About	40,000 00
3. Amount loaned during the year	50,544 26	19. Amount invested and secured by mortgage deeds	727,942 61
4. Amount received from borrowers during the year, interest, &c., $47,755.01; principal, $41,029.30	88,784 31	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 5	
5. Amount received from depositors during the year	183,012 80	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	11,836 42
6. Amount repaid to depositors during the year	178,949 05	22. Value of mortgaged property held for sale, say	38,000 00
7. Amount borrowed for purposes of investment	510,303 10	23. Amount chargeable against such property	38,000 00
8. Securities given for such amount—debentures, deposits, receipts and pass books		24. Present cash value of investments on mortgages and other securities	907,733 63
9. Debentures issued by the company during the year	231,600 00	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—the rate they actually bear	
10. Debentures repaid by the company during the year	231,300 00	26. Estimated average rate mortgages or other securities respectively yield, say $5\frac{1}{4}$ per cent	
11. Debentures of the company which will mature within one year	2,000 00	27. Estimated average rate current during the year, $5\frac{1}{4}$ per cent.	
12. Rate of interest borne by outstanding debentures about $4\frac{3}{8}$ p.c		28. Estimated average rate mortgages or other securities were originally calculated to yield—different rates 5, $5\frac{1}{2}$ 6 and 7 per cent	
13. Average rate of interest paid for money borrowed—			
Debentures—$4\frac{3}{8}$ per cent			
Debenture stock— per cent			
Deposits——$3\frac{1}{2}$ per cent			
14. Total amount of interest paid and accrued during the year	20,104 80		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	5,908 63		
16. Estimated value of real estate under mortgage—say approximately	2,000,000 00		

Attested by

WM. FREDERICK COWAN,
President.

THOS. HENRY McMILLAN,
Secretary-Treasurer.

Before
J. F. GRINSEN,
A Commissioner, &c.

OSHAWA, 24th February, 1898.

STATEMENT of the Affairs of the Crown Savings and Loan Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—J. H. FAIRBANK.
Vice-President—J. L. ENGLEHART.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED..... 200,000.

MANAGER—WILLIAM ENGLISH.
Head Office—Petrolea.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	165,800 00	
2. Capital stock subscribed ($34,200.00) upon which has been paid	12,724 55	
3. Accumulating stock		
4. Reserve fund	25,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	311 38	
Liabilities to stockholders		203,835 93
8. Deposits	92,691 74	
9. Debentures payable in Canada	5,835 50	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Liabilities to the public		98,527 24
Total liabilities		302,363 17

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	254,058 13	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		254,058 13
B. Property owned—		
10. Dominion securities—present cash value		
11 Provincial do do		
12. County or city do do		
13. Township, town or village securities present cash value		
14. School section securities present cash value	38,347 50	
15. Loan companies debentures		
16. Office furniture and fixtures	14 00	
17. Cash on hand		
18. Cash in bank	7,440 89	
19. Office premises		
20. Loans secured on real estate held for sale	2,502 65	
21. Other property (description specified), present cash value:		
Total property owned		48,305 04
Total assets		302,363 17

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—30th Jan., 1882	
2. Dividend declared during the year 5 per cent, and amounnt	8,731 24
3. Amount loaned during the year	48,213 61
4. Amount received from borrowers during the year	49,627 69
5. Amount received from depositors during the year	56,599 77
6. Amount repaid to depositors during the year	37,814 27
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year..... 381	
11 Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures, $4\frac{3}{4}$ per cent	
13. Average rate of interest paid for money borrowed —	
Debentures, $4\frac{3}{4}$ per cent	
Debenture stock, per cent	
Deposits, $3\frac{1}{5}$ per cent	
14. Total amount of interest paid and accrued during the year	2,822 17
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,543 20
16. Estimated value of real estate under mortgage	500,000 00
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments—Nearly all	
19. Amount invested and secured by mortgage deeds	254,058 13
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	2,700 00
23. Amount chargeable against such property	2,502 65
24. Present cash value of investments on mortgages and other securities	294,908 28
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rate they respectively bear	
26. Estimated average rate mortgages or other securities respectively yield, $5\frac{1}{2}$ per cent	
27. Estimated average rate current during the year, $5\frac{1}{4}$ per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield, 5 to 7 per cent	

Attested by

J. H. FAIRBANK,
President.

WM. ENGLISH,
Manager.

Before

CHARLES EGAN,
A Commissioner in H. C. of J., &c.

LAMBTON, 21st February, 1898.

STATEMENT of the Affairs of the Midland Loan and Savings Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF BUILDING SOCIETIES ACT.

CAPITAL STOCK.

President—JOHN MULLIGAN, ESQ.
Vice-President—HENRY HAMILTON BURNHAM, ESQ.

CAPITAL AUTHORIZED..... $560,000.
CAPITAL SUBSCRIBED..... 560,000.

Manager—GEORGE MANNING FURBY, ESQ.
Head Office—Port Hope, Ont., Can.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	310,000 00	
2. Capital stock subscribed ($250,000), upon which has been paid	50,000 00	
3. Accumulating stock		
4. Reserve fund	80,000 00	
5. Dividends declared and unpaid	10,928 05	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	24,668 10	
Liabilities to stockholders		475,596 15
8. Deposits	365,789 46	
9. Debentures payable in Canada	544,095 87	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	16,049 37	
13. Owing to banks		
14. Other liabilities (description specified) viz.:		
Liabilities to the public		925,934 70
Total liabilities		1,401,530 85

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,165,443 18	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan Companies debentures		
8. Loans to shareholders on their stock	8,277 45	
9. Otherwise secured (description specified) viz.:		
Total		1,173,720 63
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value	1,000 00	
15. Loan Companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	800 00	
18. Cash in bank	120,555 44	
19. Office premises	7,000 00	
20. Loans secured on real estate held for sale	63,137 81	
21. Other property (description specified) present cash value		
Rents $ 2,572 78 / Loans secured on real estate foreclosed 32,744 19	35,316 97	
Total property owned		227,810 22
Total assets		1,401,530 85

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 1873	.....	16. Estimated value of real estate under mortgage	2,300,000 00
2. Dividend declared during the year, 6 per cent and amount	21,600 00	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	78,150 00	18. Amount of mortgages payable by instalments	20,000 00
4. Amount received from borrowers during the year (on principal)	183,480 67	19 Amount invested and secured by mortgage deeds	1,229,580 99
5. Amount received from depositors during the year	342,984 36	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 8	.....
6. Amount repaid to depositors during the year	314,228 06	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	26,715 02
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale and foreclosed	74,397 00
8. Securities given for such amount	.....	23. Amount chargeable against such property	95,882 00
9. Debentures issued by the company during the year	289,481 92	24. Present cash value of investments on mortgages and other securities	1,239,117 23
10. Debentures repaid by the company during the year	308,755 93	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
11. Debentures of the company which will mature within one year	404,357 00	26. Estimated average rate mortgages or other securities respectively yield—6·10 per cent	.....
12. Rate of interest borne by outstanding debentures—$3\frac{1}{2}$, 4, $4\frac{1}{4}$, $4\frac{1}{2}$ and 5 per cent	.....	27. Estimated average rate current during the year—5·44 per cent	.....
13. Average rate of interest paid for money borrowed— Debentures— 4·24 per cent	.....	28. Estimated average rate mortgages or other securities were originally calculated to yield	.....
Debenture stock—4·03 per cent for both	.....		
Deposits 3·65 per cent	.....		
14. Total amount of interest paid and accrued during the year (including rents)	81,312 64		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6,408 21		

Attested by

JOHN MULLIGAN,
President.

GEORGE M. FURBY,
Manager.

Before

SETH S. SMITH,
A Commissioner, &c.

PORT HOPE, 24th February, 1898.

STATEMENT of the Affairs of the Security Loan and Savings Company on 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 53, CON. STAT. U. C.

CAPITAL STOCK.

President—THOMAS R. MERRITT.
Vice-President—ROBERT LAURIE.

CAPITAL AUTHORIZED ..... $300,000.
CAPITAL SUBSCRIBED ..... 275,000.

Manager—E. F. DWYER.
Head Office—St. Catharines.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	275,000 00	
2. Capital stock subscribed ( ) upon which has been paid		
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	6,875 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,682 93	
Liabilities to stockholders		285,557 93
8. Deposits	252,890 51	
9. Debentures payable in Canada	70,547 62	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits and debentures	9,761 88	
13. Owing to banks		
14. Other liabilities (description specified), viz.: commission account	179 92	
Liabilities to the public		333,379 93
Total liabilities		618,937 86

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	509,654 48	
2. Dominion securities		
3. Provincial securities		
4. County or city securities (R. C. and Sep. school)	5,352 75	
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	4,469 42	
9. Otherwise secured (description specified), viz.:		
Total		519,476 65
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	240 55	
17. Cash on hand		
18. Cash in bank	36,156 68	
19. Office premises		
20. Loans secured on Real estate held for sale	62,263 98	
21. Other property (description specified), present cash value— Suspense account	800 00	
Total property owned		99,461 21
Total assets		618,937 86

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—12th March, 1870	.....
2. Dividend declared during the year—5 per cent and amount..	13,745 00
3. Amount loaned during the year.....	86,568 69
4. Amount received from borrowers during the year.....	106,230 22
5. Amount received from depositors during the year.....	369,557 04
6. Amount repaid to depositors during the year.....	383,152 15
7. Amount borrowed for purposes of investment.....	333,379 93
8. Securities given for such amount. 1st lien on assets of company.....	.....
9. Debentures issued by the company during the year including interest.....	41,709 01
10. Debentures repaid by the company during the year including interest.....	16,154 71
11. Debentures of the company which will mature within one year.	27,067 24
12. Rate of interest borne by outstanding debentures 5 and 4 per cent.....	.....
13. Average rate of interest paid for money borrowed— Debentures—5 and 4 per cent—Average 4·15 per cent..... Debenture stock— per cent..... Deposits—3 and 3½ per cent—Average 3·08.....	3·19 p. c.
14. Total amount of interest paid and accrued during the year...	10,277 36
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	4,621 17
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages—Impossible to calculate.....	.....
18. Amount of mortgages payable by instalments	390,511 66
19. Amount invested and secured by mortgage deeds.....	576,387 88
20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 6	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	24,359 99
22. Value of mortgaged property held for sale.....	62,263 98
23. Amount chargeable against such property.....	62,263 98
24. Present cash value of investments on mortgages and other securities.....	581,740 63
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rate as mortgage bear except.....	62,263 98
26. Estimated average rate mortgages or other securities respectively yield—5·747 per cent.....	.....
27. Estimated average rate current during the year—5·94 p.c	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—about 6 per cent.	.....

Attested by

E. F. DWYER,
Secretary-Treasurer.

R. FOWLIE,
Auditor.

Before
H. YALE,
A Commissioner, &c.

ST. CATHARINES, 17th February, 1898.

STATEMENT of the Affairs of the Credit Foncier Franco-Canadien, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 46 VIC., CHAP. 85 (CANADA).

CAPITAL STOCK.

President—G. BRÖLEMANN.
Vice-President—SIR J. A. CHAPLEAU.

CAPITAL AUTHORIZED.....$4,784,689 (25,000,000 f.)
CAPITAL SUBSCRIBED.....$4,784,689 (25,000,000 f.)

Manager—MARTIAL CHEVALIER.
Head Office—Montreal.

Liabilities.		$ cts.	$ cts.
1. Capital stock fully paid up			
2. Capital stock subscribed ($4,784,689), upon which has been paid		1,196,172 25	
3. Accumulating stock			
4. Reserve fund		177,329 22	
5. Dividends declared and unpaid		1,140 07	
6. Profits on accumulating stock			
7. Contingent fund and unappropriated profits		242,930 35	
Liabilities to stockholders			1,617,571 89
8. Deposits			
9. Debentures payable in Canada		74,315 14	
10. Debentures payable elsewhere		6,358,962 82	
11. Debenture stock			
12. Interest on deposits, debentures and debenture stock		19,225 00	
13. Owing to banks			
14. Other liabilities (description specified) viz.:			
Interest accrued but not yet due	$ 51,671 20		
Deferred loans	85,514 06		
Sundries	1,642 97		
		138,828 23	
Liabilities to the public			6,591,331 90

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	7,427,538 19	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		7,427,538 19
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	200 00	
18. Cash in bank	370,807 76	
19. Office premises	50,549 87	
20. Real estate held for sale	212,217 10	
21. Other property (description specified), present cash value—		
Arrears of principal and interest	$ 85,213 52	
Interest accrued but not yet due	37,521 10	
Disbursed account borrowers	15,340 80	
Sundries	9,515 45	
	147,590 87	

			Total property owned		781,365 60
Total liabilities		8,208,903 79	Total assets		8,208,903 79

MISCELLANEOUS STATEMENTS.

1. Date of Company or society's establishment—1881		16. Estimated value of real estate under mortgage	14,855,000 00
2. Dividend declared during the year—6·40 per cent and amount	77,181 32	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	1,393,827 37	18. Amount of mortgages payable by instalments	1,736,969 97
4. Amount received from borrowers during the year	1,195,329 91	19. Amount invested and secured by mortgage deeds	7,427,538 19
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount repaid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	250,000 00
8. Securities given for such amount		23. Amount chargeable against such property	212,217 10
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities—Par	
10. Debentures repaid by the company during the year	28,798 55	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield	
12 Rate of interest borne by outstanding debentures—3, 3·40 and 5 per cent		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield	
Debentures—4½ per cent			
Debenture stock— per cent			
Deposits— per cent			
14. Total amount of interest paid and accrued during the year	283,225 66		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	50,051 43		

Attested by

M. CHEVALIER,
General Manager.

T. R. NELSON,
General Secretary.

Before

EUG. H. GODIN,
C. C. S.

MONTREAL, 26th February, 1898.

STATEMENT of the Affairs of the Montreal Loan and Investment Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 69, R. S. Q.

CAPITAL STOCK.

President—L. O. DAVID.
Vice-President—ALFRED JOYCE.

CAPITAL AUTHORIZED..... ....$1,000,000
CAPITAL SUBSCRIBED..... 871,900

Manager—W H McCARTHY.
Head Office - Montreal.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,500 00	
2. Capital stock subscribed ( ), upon which has been paid		
3. Accumulating stock	92,590 75	
4. Reserve fund		
5. Dividends declared and unpaid	845 50	
6. Profits on accumulating stock	5,968 02	
7. Contingent fund and unappropriated profits	53 42	
Liabilities to stockholders		100,957 69
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	5,652 67	
14. Other liabilities (description specified), viz.:		
Liabilities to the public		5,652 67
Total liabilities		106,610 36

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	102,375 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	880 00	
9. Otherwise secured (description specified), viz.:—		
Special loans on real estate	1,250 00	
Total		104,505 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	183 32	
17. Cash on hand	244 48	
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale	1,212 56	
21. Other property (description specified), present cash value—		
22. Licenses	465 00	
Total property owned		2,105 36
Total assets		106,610 36

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—7th April, 1894	.....	16. Estimated value of real estate under mortgage	310,950 00
2. Dividend declared during the year 9 per cent, and amount	5,647 05	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	68,980 00	18. Amount of mortgages payable by instalments	102,375 00
4. Amount received from borrowers during the year—Interest and premium	7,421 83	19. Amount invested and secured by mortgage deeds	102,375 00
5. Amount received from depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
6. Amount repaid to depositors during the year	.....	21 Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	.....
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	2,500 00
8. Securities given for such amount	.....	23. Amount chargeable against such property	1,212 56
9. Debentures issued by the company during the year	.....	24. Present cash value of investments on mortgages and other securities	106,610 36
10. Debentures repaid by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—$10\frac{4}{5}$ p.c.	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield $10\frac{4}{5}$ per cent	.....
12. Rate of interest borne by outstanding debentures, per cent	.....	27. Estimated average rate current during the year—$10\frac{4}{5}$ per cent	.....
13. Average rate of interest paid for money borrowed:—		28. Estimated average rate mortgages or other securities were originally calculated to yield $10\frac{4}{5}$ per cent	.....
Debentures, per cent	.....		
Debenture stock— per cent	.....		
Deposits— per cent	.....		
14. Total amount of interest paid and accrued during the year	1,281 59		
15. Expenses during the year including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	7,093 13		

Attested by

L. O. DAVID,
President.

A. W. BELFRY,
Secretary-Treasurer.

Before
GEO. R. W. KITTSON,
Notary Public.

MONTREAL, 7th April, 1898.

STATEMENT of the Affairs of the Montreal Loan and Mortgage Company on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CAP. 69, CON. STATUTES.

CAPITAL STOCK.

President—RICHARD BOLTON.
Vice-President—HON. A. W. OGILVIE.

CAPITAL AUTHORIZED..... $500,000.
CAPITAL SUBSCRIBED..... 500,000.

Manager—R. A. KYDD.
Head Office—Montreal.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	500,000 00	
2. Capital stock subscribed( ) upon which has been paid—all paid up		
3. Accumulating stock		
4. Reserve fund	350,000 00	
5. Dividends declared and unpaid, and bonus	22,500 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	26,832 71	
Liabilities to stockholders		899,332 71
8. Deposits	171,308 56	
9. Debentures payable in Canada	89,200 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock—credited above		
13. Owing to banks		
14. Other liabilities (description specified), viz.: Debenture interest account (being interest accrued from date of last coupon paid to 31st Dec., 1897 $3,035 83; Sundry creditors 3,567 54)	6,603 37	
Liabilities to the public		267,111 93
Total liabilities		1,166,444 64

Assets.	$ cts.	$ cts.
A. Current loans secured on -		
1. Real estate	1,036,074 15	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on stock, see below		
9. Otherwise secured, descrip. specified, viz: Call loans on shares in joint stock companies and on personal securities	8,087 10	
Total		1,044,161 25
B Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14 School sec. securities—present cash value		
15 Loan companies debentures		
16. Office furniture and fixtures	500 00	
17. Cash on hand		
18. Cash in bank	2,069 73	
19. Office premises		
20. Loans secured on real estate held for sale—see real estate		
21. Other property (description specified), present cash value: Real estate $119,113 66; Rent arrears 600 00	119,713 66	
Total property owned		122,283 39
Total assets		1,166,444 64

MISCELLANEOUS STATEMENTS.

1 Date of company or society's establishment, May, 1858	.....
2. Dividend declared during the year, 7 per cent and amount, bonus of 1·90 per half year ended 31st Dec., 1897	40,000 00
3. Amount loaned during the year, not including call loans	219,313 85
4. Amount received from borrowers during the year, not including call loans	221,792 70
5. Amount received from depositors during the year	90,021 84
6. Amount repaid to depositors during the year, capital and interest	67,042 94
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	3,000 00
11. Debentures of the company which will mature within one year	12,700 00
12. Rate of interest borne by outstanding debentures, per cent	
13. Average rate of interest paid for money borrowed :—	
Debentures—4¾ per cent	.....
Debenture stock	.....
Deposits—4¾ per cent	.....
14. Total amount of interest paid and accrued during the year, on deposits and debentures	11,934 63
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	9,797 08
16. Estimated value of real estate under mortgage	2,000,000 00
17. Amount overdue and in default of mortgages—arrears extended	.....
18. Amount of mortgages payable by instalments	188,002 88
19. Amount invested and secured by mortgage deeds	.....
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 6	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	18,750 00
22. Value of mortgaged property held for sale	119,113 66
23. Amount chargeable against such property—see real estate account	.....
24. Present cash value of investments on mortgages and other securities	1,166,444 64
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—not discounted—actual amount of interest in each payment taken into account only	.....
26. Estimated average rate mortgages or other securities respectively yield 7 p.c.	.....
27. Estimated average rate current during the year 6½ p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield 7 p. c.	.....

Attested by

RICHARD BOLTON,
President.

R. A. KYDD,
Manager.

Before
THEO. DOUCET, N.P.
A Commissioner, &c.

MONTREAL, 30th March, 1898.

STATEMENT of the Affairs of the Lévis Permanent Building Society, on the 5th day of April, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF STATUTES REFONDUS DU CANADA, CAP. 69.

CAPITAL STOCK.

President—N. LACERTE.
Vice-President—ED. GOULET.

CAPITAL AUTHORIZED.....Not limited.
CAPITAL SUBSCRIBED..... $66,960

Manager—TH. CARRIER.
Head Office—Lévis.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up.....see below	.....	
2. Capital stock subscribed ($66,960.00) upon which has been paid	30,847 00	
3. Accumulating stock	.....	
4. Reserve fund	.....	
5. Dividends declared and unpaid	600 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	5,977 25	
Liabilities to stockholders	.....	37,424 25
8. Deposits	774 40	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	.....	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz :— Instalment in advance..... $198 00	198 00	
Liabilities to the public	.....	972 40
Total liabilities	.....	38,396 65

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	30,865 41	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loan to shareholders on their stock	880 20	
9. Otherwise secured (description specified, viz.:	.....	
Total	.....	31,745 61
B. Property owned—		
10. Dominion securities—present cash value	.....	
11 Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School sec. securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	102 00	
18. Cash in bank	3,672 73	
19. Office premises	.....	
20. Loans secured on real estate held for sale	350 00	
21. Other property (description specified), present cash value: Balance due on property sold $2,526 31	2,526 31	
Total property owned	.....	6,651 04
Total assets	.....	38,396 65

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—3rd April, 1869..	.....
2. Dividend declared during the year— per cent and amount..	.....
3. Amount loaned during the year.....	4,345 00
4. Amount received from borrowers during the year.....	8,578 78
5. Amount received from depositors during the year.....	6,481 00
6. Amount repaid to depositors during the year	9,098 00
7. Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	.....
10. Debentures repaid by the company during the year.....	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent...	.....
Debenture stock – per cent...	.....
Deposits 4 per cent	.....
14. Total amount of interest paid and accrued during the year.	1,909 73
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	981 77
16. Estimated value of real estate under mortgage.	140,300 00
17. Amount overdue and in default of mortgages.....	8,568 41
18. Amount of mortgages payable by instalments.....	25,547 41
19. Amount invested and secured by mortgage deeds.....	30,865 41
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	.....
22. Value of mortgaged property held for sale	350 00
23. Amount chargeable against such property.....	350 00
24. Present cash value of investments on mortgages and other securities.....	31,745 61
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value –5 and 6 per cent....	.....
26. Estimated average rate mortgages or other securities respectively yield – 10 per cent.....	.....
27. Estimated average rate current during the year—8 per cent...	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—from 6 to 12 per cent.....	.....

Attested by

N. LACERTE,
President.

P. N. HAMEL,
Auditor.

Before

J. E. Roy,
J. P., District of Quebec.

Lévis, 7th March, 1898.

STATEMENT of the Affairs of the Quebec Permanent Building Society, on the 15th March, 1897.

(As required to be furnished by the Department of Finance).

INCORPORATED UNDER THE PROVISIONS OF THE ACT CONCERNING BUILDING SOCIETIES, CHAP. 69, 1859.

CAPITAL STOCK.

President—AUGUSTIN GABOURY.
Vice-President—V. W. LARUE.

CAPITAL AUTHORIZED..... $300,000.
CAPITAL SUBSCRIBED..... 200,000.

Manager—SECRETARY G. GOURDEAU.
Head Office—St. John St., Quebec.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	200,000 00	
2. Capital stock subscribed ($200,000) upon which the whole has been paid		
3. Accumulating stock	8,003 50	
4. Reserve fund	40,000 00	
5. Dividends declared and unpaid	7,119 30	
6. Profits on accumulating stock	2,887 58	
7. Contingent fund and unappropriated profits	908 48	
Liabilities to stockholders		258,918 86
8. Deposits	2,332 22	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	13 42	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		2,345 64
Total liabilities		261,264 50

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	192,234 70	
2. Dominion securities		
3. Provincial securities		
4. County or city securities	1,000 00	
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	6,415 00	
9. Otherwise secured (description specified) viz.:		
Bank stocks	5,383 05	
Total		205 032 75
B. Property owned—		
10. Dom. securities—present cash value		
11. Provin. securities—present cash value		
12. County or city do do		
13 Township, town or village securities—present cash value		
14. School section securities - present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	60 32	
8. Cash in bank	28,927 43	
19. Office premises		
20. Loans secured on real estate held for sale	27,244 00	
21. Other property (description specified), present cash value:		
Total property owned		56,231 75
Total assets		261,264 50

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—April, 1856	.....
2. Dividend declared during the year, 6½ per cent, and amount	13,000 00
3. Amount loaned during the year	35,853 63
4. Amount received from borrowers during the year	77,416 26
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	13,222 33
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures per cent	.....
13. Average rate of interest paid for money borrowed:—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, 5½ per cent	.....
14 Total amount of interest paid and accrued during the year	507 34
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,450 29
16. Estimated value of real estate under mortgage	513,675 00
17. Amount overdue and in default of mortgages	20,053 27
18. Amount of mortgages payable by instalments	132,932 93
19. Amount invested and secured by mortgage deeds	173,496 07
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 5	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	1,344 84
22. Value of mortgaged property held for sale	28,850 00
23. Amount chargeable against such property	27,244 00
24. Present cash value of investments on mortgages and other securities	212,980 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—5 and 6 p.c.	.....
26. Estimated average rate mortgages or other securities yield—10 per cent	.....
27. Estimated average rate current during the year—8½ per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—9 per cent	.....

Attested by

G. GOURDEAU,
Secretary,

A. GABOURY,
President.

Before

P. E. EMILE BELANGER,
J. P.

QUEBEC, 28th February, 1898.

STATEMENT of the Affairs of the Société de Prêts et Placements de Québec, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 41 VICT. CHAP. 34.

CAPITAL STOCK.

President—E. LACROIX.
Vice-Presidents—L. J. DEMERS.

CAPITAL AUTHORIZED—No limit.
CAPITAL SUBSCRIBED..... $200,000.

Manager—ROBERT LAROCHE.
Head Office—QUEBEC CITY.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ( ) upon which has been paid	200,000 00	
3. Accumulating stock		
4. Reserve fund	45,500 00	
5. Dividends declared and unpaid	6,734 17	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,253 29	
Liabilities to stockholders		253,487 46
8. Deposits	71,518 33	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		71,518 33

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		276,674 30	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock		11,587 87	
9. Otherwise secured (description specified), viz.:—			
Bank stock	3,607 33		
Sundries	416 87		
		4,024 20	
Total			292,286 37
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School sec. securities – present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures		200 00	
17. Cash on hand		41 15	
18. Cash in bank		17,892 27	
19. Office premises			
20. Loans secured on real estate held for sale			
21. Other property (description specified), present cash value—			
Bank stock	1,020 00		
Real estate	13,566 00		
		14,586 00	

Total liabilities		325,005 79	Total property owned		32,719 42
			Total assets		325,005 7 9

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—November, 1874		16. Estimated value of real estate under mortgage	618,875 00
2. Dividend declared during the year, 6½ per cent, and amount	13,000 00	17. Amount overdue and in default on mortgages	14,397 92
3. Amount loaned during the year	78,454 11	18. Amount of mortgages payable by instalments	226,796 62
4. Amount received from borrowers during the year	85,099 97	19. Amount invested and secured by mortgage deeds	276,674 30
5. Amount received from depositors during the year	49,312 71	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	
6. Amount repaid to depositors during the year	42,032 60	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	91 51
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	292,286 37
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield	
12. Rate of interest borne by outstanding debentures—per cent		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed—		28 Estimated average rate mortgages or other securities were originally calculated to yield—6 to 11 per cent	
Debentures, per cent			
Debenture stock, per cent			
Deposits, per cent			
14. Total amount of interest paid and accrued during the year	2,590 79		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,789 13		

Attested by

L. J. DEMERS,
Vice-President.

S. PICARD,
Auditor.

Before

ALEX. GAUVREAU,
A Commissioner for Superior Court, District of Quebec.

CITY OF QUEBEC, 28th February, 1898.

STATEMENT of the Affairs of the Sherbrooke Loan and Mortgage Company, on the 30th September, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE GENERAL BUILDING SOCIETIES ACT, 12 VIC., AND OF A SPECIAL ACT OF THE LEGISLATURE OF THE PROVINCE OF QUEBEC, 49-50 VIC., CHAP. 66.

CAPITAL STOCK.

President and Managing Director—LINDSAY B. LAWFORD.
Vice-President—JAS. DAVIDSON.

CAPITAL AUTHORIZED.....$250,000.
CAPITAL SUBSCRIBED..... 147,600.

Secretary and Treasurer—CHAS. H. FOSS.
Head Office—Sherbrooke.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	147,600 00	
2. Capital stock subscribed ( ), upon which has been paid	.....	
3. Accumulating stock	4,264 02	
4. Reserve fund	4,778 38	
5. Dividends declared and unpaid	3,660 90	
6. Profits on accumulating stock	1,099 08	
7. Contingent fund and unappropriated profits	.....	
Liabilities to stockholders	.....	161,402 38
8. Deposits and interest	106,249 60	
9. Debentures payable in Canada	29,925 00	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on debentures	598 13	
13. Owing to banks	4,334 52	
14. Other liabilities (description specified), viz.:	.....	
Liabilities to the public	.....	141,107 25
Total liabilities	.....	302,509 63

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	276,178 10	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	5,348 05	
9. Otherwise secured (description specified), viz.:	.....	
Total	.....	281,526 15
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	223 38	
17. Cash on hand	301 10	
18. Cash in banks	.....	
19. Office premises	.....	
20. Real estate held for sale (foreclosed mortgages)	20,000 00	
21. Other property (description specified), present cash value:— Rents accrued	459 00	
Total property owned	.....	20,983 48
Total assets	.....	302,509 63

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Sept., 1874	.....	16. Estimated value of real estate under mortgage	483,300 00
2. Dividend declared during the year—5 per cent and amount	7,246 13	17. Amount overdue and in default of mortgages	9,771 24
3. Amount loaned during the year	42,553 92	18. Amount of mortgages payable by instalments—None	.....
4. Amount received from borrowers during the year	33,202 11	19. Amount invested and secured by mortgage deeds	281,526 15
5. Amount received from depositors during the year	90,040 46	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
6. Amount repaid to depositors during the year	72,028 36	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	1,222 86
7 Amount borrowed for purposes of investment—Nil except deposits	.....	22. Value of mortgaged property held for sale (foreclosures)	20,000 00
8. Securities given for such amount	.....	23. Amount chargeable against such property	.....
9. Debentures issued by the company during the year	9,900 00	24. Present cash value of investments on mortgages and other securities	281,526 15
10. Debentures repaid by the company during the year	44,675 00	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—None discounted	.....
11. Debentures of the company which will mature within one year.	29,925 00	26. Estimated average rate mortgages or other securities respectively yield—About $6\frac{1}{4}$ per cent	.....
12. Rate of interest borne by outstanding debentures—5 per cent.	.....	27 Estimated average rate current during the year—About $6\frac{1}{4}$ per cent	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 7 per cent	.....
Debentures—5 per cent	.....		
Debenture stock— per cent	.....		
Deposits—4 per cent	.....		
14. Total amount of interest paid and accrued during the year	.....		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,823 70		

Attested by

LINDSAY B. LAWFORD,
President and Managing Director.

CHAS. H. FOSS,
Secretary-Treasurer.

Before

J. R. SANGSTER,
A Commissioner, etc.

SHERBROOKE, 7th March, 1898.

STATEMENT of the Affairs of the Permanent Building Society of the District of Iberville, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE STATUTES OF LOWER CANADA, CHAP. 69, AND SPECIALLY THE STATUTE OF QUEBEC, 36 VIC., CHAP. 78.

CAPITAL STOCK.

President—E. L'ECUYER, N.P.
Vice-President—H. MOREAU, M.D.

CAPITAL AUTHORIZED.....Unlimited.
CAPITAL SUBSCRIBED.....$100,000 00

Secretary-Treasurer J. A. L'ECUYER.
Head Office—St. Johns, Que.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	100,000 00	
2. Capital stock subscribed ($100,000) upon which has been paid	.....	
3. Accumulating stock	87,607 00	
4. Reserve fund	37,000 00	
5. Dividends declared and unpaid	3,972 00	
6. Profits on accumulating stock	21,269 40	
7. Contingent fund and unappropriated profits	1,449 20	
Liabilities to stockholders	.....	251,297 60
8. Deposits	136,792 95	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	1,907 58	
13. Owing to banks	.....	
14. Other liabilities (description specified) viz.:	.....	
Liabilities to the public	.....	138,700 53
Total liabilities	.....	389,998 13

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	157,980 33	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	63,686 17	
9. Otherwise secured (description specified) viz.:—		
Notes.....$24,000 56		
Stocks of corporation and insurance policies..... 7,093 07		
	31,093 63	
Total	.....	252,760 13
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School sec. securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	500 00	
17. Cash on hand	7,738 34	
18. Cash in bank	114,115 86	
19. Office premises	.....	
20. Loans secured on real estate held for sale	14,883 80	
21. Other property (description specified), present cash value:	.....	
Total property owned	.....	137,238 00
Total assets	.....	389,998 13

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 1st Jan., 1869		16. Estimated value of real estate under mortgage	250,000 00
2. Dividend declared during the year, 6 per cent and amount	6,000 00	17. Amount overdue and in default of mortgages	92,708 63
3. Amount loaned during the year	127,233 78	18. Amount of mortgages payable by instalments	82,364 77
4. Amount received from borrowers during the year	155,753 39	19. Amount invested and secured by mortgage deeds	157,980 33
5. Amount received from depositors during the year	142,996 07	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	
6. Amount repaid to depositors during the year	128,488 71		
7. Amount borrowed for purposes of investment		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	2,073 88
8. Securities given for such amount		22. Value of mortgaged property held for sale	
9. Debentures issued by the company during the year		23. Amount chargeable against such property	
10. Debentures repaid by the company during the year		24. Present cash value of investments on mortgages and other securities	250,000 00
11. Debentures of the company which will mature within one year			
12. Rate of interest borne by outstanding debentures per cent		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value 6 p. c.	
13. Average rate of interest paid for money borrowed –			
Debentures, per cent		26. Estimated average rate mortgages or other securities respectively yield, 6 to 8 per cent	
Debenture stock, per cent			
Deposits, 3 per cent		27. Estimated average rate current during the year, 6 to 8 p.c.	
14. Total amount of interest paid and accrued during the year	20,842 10	28. Estimated average rate mortgages or other securities were originally calculated to yield, 6 to 8 per cent	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,300 84		

Attested by

J. A. L'ECUYER,
Secretary-Treasurer.

P. A. CHASSE,
Auditor.

Before

CHAS. ARPIN, *J.P.*

ST. JOHNS, QUE., 26th February, 1898.

STATEMENT of the Affairs of the Eastern Canada Savings and Loan Company, Ltd., on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 113, DOMINION ACTS, 1887.

CAPITAL STOCK.

President—S. M. BROOKFIELD, ESQ.
Vice-President—W. C. SILVER, ESQ.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 201,000.

Manager—J. A. CLARK.
Head Office—Halifax, N.S.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed , upon which has been paid $201,000	100,500 00	
3. Accumulating stock		
4. Reserve fund	20,000 00	
5. Dividends declared and unpaid	3,015 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,000 00	
Liabilities to stockholders		124,515 00
8. Deposits	45,360 94	
9. Debentures payable in Canada	229,112 97	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	3,164 31	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		277,638 22
Total liabilities		402,153 22

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	376,641 34	
2. Dominion securities } 3. Provincial securities }	14,000 00	
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:—		
Total		390,641 34
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	600 00	
17. Cash on hand	21 83	
18. Cash in bank	8,636 56	
19. Office premises		
20. Loans secured on real estate held for sale	2,253 49	
21. Other property (description specified), present cash value:		
Total property owned		11,511 88
Total assets		402,153 22

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—May 1st, 1888	.....
2. Dividend declared during the year, 6 per cent, and amount	6,030 00
3. Amount loaned during the year	108,952 00
4. Amount received from borrowers during the year	76,420 00
5. Amount received from depositors during the year	55,213 00
6. Amount repaid to depositors during the year	59,807 00
7. Amount borrowed for purposes of investment	64,120 00
8. Securities given for such amount. Debentures and deposit receipts	.....
9. Debentures issued by the company during the year	102,933 00
10. Debentures repaid by the company during the year	34,260 00
11. Debentures of the company which will mature within one year	35,950 00
12. Rate of interest borne by outstanding debentures—4½ and 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·593 per cent	.....
Debenture stock— per cent	.....
Deposits—4 per cent	.....
14. Total amount of interest paid and accrued during the year	10,678 00
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,378 00
16. Estimated value of real estate under mortgage	810,000 00
17. Amount overdue and in default of mortgages	5,140 00
18. Amount of mortgages payable by instalments—practically all	.....
19. Amount invested and secured by mortgage deeds	376,641 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	1,700 00
22. Value of mortgaged property held for sale	2,253 00
23. Amount chargeable against such property	2,253 00
24. Present cash value of investments on mortgages and other securities	402,153 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—7, 7½ & 8 p.c	.....
26. Estimated average rate mortgages or other securities respectively yield—7·040 p.c	.....
27. Estimated average rate current during the year—7·040 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

J. A. CLARK,
Manager.

G. E. FAULKNER,
Auditor.

Before

M. B. McCoy.
A Commissioner, &c.

Halifax, 19th February, 1898.

STATEMENT of the Affairs of the Eastern Trust Company, on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 84 ACTS CANADA, 1893.

CAPITAL STOCK.

President—JOHN F. STAIRS.
Vice-President—ROBIE UNIACKE and THOMAS RITCHIE.

CAPITAL AUTHORIZED.....$200,000.00.
CAPITAL SUBSCRIBED..... 200,000.00.

Manager—BYRON A. WESTON.
Head Office—60 Bedford Row, Halifax, N.S.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($02,000) upon which has been paid 25 per cent	50,000 00	
3 Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and Unappropriated Profits	5,149 11	
Liabilities to stockholders		55,149 11
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Liabilities to the public		
Total liabilities		55,149 11

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	38,550 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.:—		
Total		38,550 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city securities—present cash value—par value	10,000 00	
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures	5,000 00	
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	1,599 11	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		16,599 11
Total assets		55,149 11

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment – 13th June, 1893	.....	16. Estimated value of real estate under mortgage	.....
2. Dividend declared during the year, 6 per cent, and amount	3,000 00	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	43,700 00	18. Amount of mortgages payable by instalments	.....
4. Amount received from borrowers during the year	.....	19. Amount invested and secured by mortgage deeds	257,891 12
5. Amount received from depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	2
6. Amount repaid to depositors during the year	.....	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	3,926 80
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	17,100 00
8. Securities given for such amount	.....	23. Amount chargeable against such property	17,100 00
9. Debentures issued by the company during the year	.....	24. Present par value of investments on mortgages and other securities	844,150 54
10. Debentures repaid by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield	.....
12. Rate of interest borne by outstanding debentures, — per cent	.....	27. Estimated average rate current during the year	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield	.....
Debentures— per cent	.....		
Debenture stock— per cent	.....		
Deposits— per cent	.....		
14. Total amount of interest paid and accrued during the year	.....		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,859 58		

This company does not receive deposits nor issue debentures.

Attested by

JOHN F. STAIRS,
President.

BYRON A. WESTON,
Manager.

Before

JOHN MENGER,
Notary Public.

HALIFAX, 22nd January, 1898.

STATEMENT of the Affairs of the Nova Scotia Permanent Benefit Building Society and Savings Fund 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 12 VIC. CHAP. 42 OF NOVA SCOTIA AND THE AMENDMENTS THEREOF, AND ALSO OF CHAP. 114 OF THE PARLIAMENT OF CANADA AND AMENDMENTS THEREOF.

CAPITAL STOCK.

President—J. WALTER ALLISON.
Vice-President—THOMAS RITCHIE.

CAPITAL AUTHORIZED.....Unlimited.
CAPITAL SUBSCRIBED.....

Manager—CHAS. H. LONGARD.
Head Offices—95 Hollis St., Halifax.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ( ), upon which has been paid		
3. Accumulating stock	711,890 55	
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	2,720 58	
Liabilities to stockholders		714,611 13
8. Deposits	109,135 82	
9. Debentures payable in Canada	126,750 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures	3,955 61	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		239,841 43
Total liabilities		954,452 56

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	893,882 37	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	1,228 08	
9. Otherwise secured (description specified) viz.:— Balance of assessment in shares 1886 and 1887	581 41	
Total		895,691 86
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	4,279 26	
19. Office premises	8,423 99	
20. Loans secured on real estate held for sale	7,568 58	
21. Other property (description specified), present cash value— Real estate owned by society	34,488 87	
Total property owned		58,760 70
Total assets		954,452 56

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—August, 1850	
2. Dividend declared during the year, per cent and amount—No annual dividends	
3. Amount loaned during the year	222,772 93
4. Amount received from borrowers during the year—Not estimated separately	
5. Amount received from depositors during the year	37,453 82
6. Amount repaid to depositors during the year	48,782 39
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	32,000 00
10. Debentures repaid by the company during the year	56,772 29
11. Debentures of the company which will mature within one year	24,500 00
12. Rate of interest borne by outstanding debentures—4 per cent	
13. Average rate of interest paid for money borrowed—	
Debentures, 4 per cent	
Debenture stock, per cent	
Deposits, 4 per cent	
14. Total amount of interest paid and accrued during the year—Not estimated separately	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	9,275 24
16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	
19. Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 22	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	15,411 96
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield—6 per cent	
27. Estimated average rate current during the year—6 p.c	
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 per cent	

Attested by

J. WALTER ALLISON,
President.

CHAS. H. LONGARD,
Secretary & Treasurer.

Before

T. F. TOBIN,
A Commissioner of the Supreme Court, County of Halifax.

HALIFAX, 1st March, 1898.

STATEMENT of the Affairs of the Manitoba and North-west Loan Company (Limited), on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 37 VIC. CHAP. 104, AND 42 VIC. CHAP. 74.

CAPITAL STOCK.

President—HON. J. C. AIKINS, P.C.
Vice-President—ALFRED HOSKIN, ESQ., Q.C.

CAPITAL AUTHORIZED.....$2,000,000.
CAPITAL SUBSCRIBED..... 1,500,000.

Manager—GEORGE A. MUTTLEBURY.
Head Office—Winnipeg.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($1,500,000), upon which has been paid	375,000 00	
3. Accumulating stock		
4. Reserve fund	50,000 00	
5. Dividends declared and unpaid	292 50	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	220 38	
Liabilities to stockholders		425,512 88
8. Deposits		
9. Debentures payable in Canada	104,680 00	
10. Debentures payable elsewhere	818,081 14	
11. Debenture stock		
12. Interest on deposits, and debentures	9,856 95	
13. Owing to banks	10,805 00	
14. Other liabilities (description specified), viz.:		
Liabilities to the public		943,423 09
Total liabilities		1,368,935 97

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,285,533 33	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		1,285,533 33
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. Municipal do do	16,667 75	
13. Township, town or village securities—present cash value		
14. School securities—present cash value	18,337 73	
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	3,370 06	
18. Cash in bank	20,391 37	
19 Office premises		
20. Loans secured on real estate held for sale	23,648 66	
21. Other property (description specified), present cash value		
Company's agent in Edinburgh	987 07	
Total property owned		83,402 64
Total assets		1,368,935 97

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—June, 1879	.....
2. Dividend declared during the year—2½ p. c. and amount	9,375 00
3. Amount loaned during the year	111,161 01
4. Amount received from borrowers during the year	258,695 89
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	922,761 14
8. Securities given for such amount—Debentures	.....
9 Debentures issued by the company during the year	105,555 21
10. Debentures repaid by the company during the year	179,718 69
11. Debentures of the company which will mature within one year	235,941 29
12. Rate of interest borne by outstanding debentures, 3¾ to 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·54 per cent	.....
Debenture stock— per cent	.....
Deposits— per cent.	.....
14. Total amount of interest paid and accrued during the year	45,288 17
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	11,315 10
16. Estimated value of real estate under mortgage	2,202,334 23
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	552,583 82
19. Amount invested and secured by mortgage deeds	1,309,181 99
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 6	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	3,580 67
22. Value of mortgaged property held for sale	199,463 17
23. Amount chargeable against such property	198,537 21
24. Present cash value of investments on mortgages and other securities	1 344,187 47
25 Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates thsy yield	.....
26. Estimated average rate mortgages or other securities respectively yield—7·67 per cent	.....
27. Estimated average rate current during the year—6·82 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 10 per cent	.....

Attested by

J. C. AIKINS,
President.

G. A. MUTTLEBURY,
Manager.

Before

A. E. HOSKIN,
A Notary Public, &c.

TORONTO, 4th March, 1898.

Before

J. W. HARRIS,
J. P.

WINNIPEG, 25th February, 1898.

STATEMENT of the Affairs of the Vickers Express Company (Limited), on the 31st December, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE CANADIAN JOINT STOCK COMPANIES ACT, 1877.

CAPITAL STOCK.

President—WILLIAM W. VICKERS.
Vice-President—VICTOR G. R. VICKERS.

CAPITAL AUTHORIZED.....$100,000.
CAPITAL SUBSCRIBED..... 50,000.
CAPITAL PAID..... 40,363.

Secretary—ARTHUR A. VICKERS.
Head Office—Toronto.

(Not in operation in 1897.)

Attested by

W. W. VICKERS,
President.

Before
W. H. LUDWIG,
A Notary Public.
TORONTO, 28th February, 1898.

BRISTOL AND WEST OF ENGLAND CANADIAN LAND MORTGAGE AND INVESTMENT COMPANY (LIMITED).

TORONTO, 1st June, 1898.

N. SURREY GARLAND, ESQ.,
Department of Finance,
Ottawa.

DEAR SIR,—In reply to your note of 28th May desiring to know if we are likely to send a statement of the affairs of the Bristol and West England Company for 1897, I regret that I am unable to say when the statement will be ready. The delay is at the head office in Bristol, where in consequence of the company being practically in liquidation, a question has arisen as to the proper mode of preparing the statement, and correspondence with this office has been going on upon the subject.

The matter has, I understand, now been settled, and I am in expectation from day to day of receiving the completed statement, a copy of which will be furnished you as soon as it arrives.

I am, dear sir,

Yours faithfully,

T. S. STAYNER,
Chairman.

THE HAMILTON POWDER COMPANY.

MONTREAL, February 7th, 1898.

To the Shareholders of Hamilton Powder Company.

In accordance with the charter of the company, statutes of Canada, 25 Vic., chap. 73, the directors respectfully report:—

The paid up capital stock of the company is three hundred thousand dollars ($300,000.00).

Of the bonds authorized by the charter and amendments, there have been issued and are now outstanding two hundred thousand dollars ($200,000.00.)

The indebtedness of the company other than above on December 31st, 1897, was ninety-seven thousand six hundred and fifty dollars and twenty-five cents ($97,650.25.)

THOS. C. BRAINERD,
W. BARCLAY McMURRICH,
Directors.

TORONTO GENERAL TRUSTS COMPANY.

TORONTO, February 1st, 1898.

The Honourable
The Minister of Finance,
Ottawa.

DEAR SIR,—*Re* Farmers Loan Company in liquidation. I beg to inform you that on the 15th November, 1897, a winding up order was made and an order of reference to the Master-in-Ordinary, and that on the 15th December last the Toronto General Trusts Co. was appointed permanent liquidator of the Farmers Loan and Savings Co. The said company is now in process of liquidation and it will therefore be impossible to observe the provisions of the Dominion Act 43 Vic., Cap 43. We will be pleased to give you any information you may desire, and if necessary furnish you with a copy of the winding-up order.

Yours truly,

THE TORONTO GENERAL TRUSTS CO.,
Liquidator.

J. W. LANGMUIR,
Managing Director.